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“Round the Corner”: Pawnbroking in the Victorian Novel

by

Jennifer Tate Becker

A dissertation presented to the
Graduate School of Arts and Sciences
of Washington University for
partial fulfillment of the
requirements for the degree
of Doctor of Philosophy

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For John,
who thought it was a good idea.

“The History of Pawnbroking, written in popular style,
would be an attractive work to all lovers
of railway bookstalls, or American novels.”

-T. Turner, 1864

Introduction

Looking “Round the Corner”

“It’s more about money than anything else,” explains Bella Wilfer about the book she is reading in Dickens’s *Our Mutual Friend* (1865) (205). As readers of Victorian literature know, the same statement might be applied to almost any novel of the period, as they so often record the accumulation, circulation, and loss of money.¹ A young person’s diligent efforts to overcome financial disadvantages to arrive at prosperity and happiness; the competition among family and friends to secure a portion of a vast estate; a family’s struggle to keep up appearances despite financial ruin through unwise investments or a failed business: these are some of the nineteenth century’s most familiar storylines. Victorian novels typically abound in specific information about characters’ income and expenses, because such details are crucial to a character’s identity and progress (Shrimpton 32). During the nineteenth century it became increasingly the case that money, not birth, shaped one’s sense of self-worth and enabled social success, and the Victorian novel reflects this new reality.

While the story of one’s life was largely the story of one’s money, the concept of “money” was open to interpretation and debate among the Victorians. The nineteenth century was a period of great change in the way that money was made, exchanged, and experienced. The most fundamental change was that wealth was increasingly measured not by land or material resources, but by capital, which likely could not be directly perceived (*Financial* 2). Even as

¹ Simon James notes, “While Victorian literature tries to resist the idea of money as a moral *telos* for its characters, it is rarely able to establish an imaginative world that is capable of functioning entirely without money . . . it is still needed by realist fiction to oil the wheels of its plot mechanics” (2).

paper money stood in for gold, other written documents signifying an individual's credit frequently took the place of currency, making wealth something that had to be, so to speak, imagined (2). Neither could currency necessarily be considered a secure symbol of real wealth. The wars against France which began in the late eighteenth century had depleted the nation's coin and bullion supply, and from 1797 until 1821 the Bank of England stopped gold payments on silver coins and paper money, making credit "virtually the only available means of exchange" (9). The question of whether the nation should adhere to a strict gold standard with all or most paper bills backed by gold, or whether paper currency should be produced as trade required, was debated for many years until the 1844 Bank Charter Act limited paper money (Shrimpton 23-24). The spread of paper currency made forgery more common, increasing public suspicion of these new forms of financial exchange.

Fraudulent activity was also common in the stock market. The London Stock Exchange was formed in 1801 and grew rapidly throughout the century, although financial panics were common and many people remained suspicious of investing (Poovey, *Financial* 15, 18). Dishonest trading was a serious problem; it was not unusual for a "promoter" to acquire investors for a "company" that would soon be liquidated – a situation that Trollope explores in *The Way We Live Now* (1875) (18). Besides uneasiness about the stability and trustworthiness of the financial system, Victorians experienced a moral conflict between the traditional disdain for "Mammon" and the recognition of the necessity of having and making money in the modern age (Shrimpton 27). Victorian writing's preoccupation with money and personal wealth, and its depiction of capital, panics, investors, creditors, banks, and the stock market, can be seen as an effort to understand the underlying principles of this confusing and troubling, yet vital financial world that was taking shape (Poovey, *Financial* 4-5).

One flourishing institution which received much attention in Parliament and the press was the pawn shop, perhaps because it encapsulated, in a small, local, and visible way, some of the basic issues at stake in the rather vast and largely abstract financial world. Lending money on the security of pledges is a practice dating back thousands of years, and pawnbroking as we understand it today became institutionalized during the Middle Ages. But during the nineteenth century, pawnbroking experienced its most rapid expansion as a place to obtain easy credit needed to make ends meet. In 1826, there were 269 pawn shop licenses in Great Britain; by 1890 that number had swollen to 4,433, and it grew every year until after 1914 (Minkes 18). It was to be pawnbroking's "golden age" (Hudson 53). The pawn shop is an interesting aspect of the Victorian financial system for the way that, unlike the money market, it dealt in hard goods and cash. It was seemingly transparent and simple, which held great appeal for those with little money; some people, placing more trust in the neighborhood pawn shop than the local bank, pawned valuables and even cash and coins simply for safekeeping (Tebbutt 17-18). Still, there were ample opportunities for pawnbrokers and customers alike to engage in fraudulent activity with unfair interest rates and stolen goods. The pawn shop had its advantages over the bank or the stock market, but it was not an entirely risk-free source of cash.

During the Victorian period the pawn shop was moving from the fringes of British financial operations to the mainstream. Pawnbroking had long been shunned by the more prosperous and pious, who did not believe usury a subject worth discussing. But as the number of shops increased in the growing cities around Great Britain, pawnbroking became something that required more attention. Middle-class reformers, often drawing on theologically inspired condemnations of moneylending, decried pawnbrokers as ruthless predators of the desperate, uneducated lower classes. Some called for outlawing the practice entirely, believing it led to

drunkenness and ruin. Yet the need for ready money to meet basic needs, especially for those without access to other forms of credit, made pawnbrokers indispensable. Seeing themselves as discreet benefactors to those in financial distress, Victorian pawnbrokers formed trade associations and lobbied for sensible regulations and more respect from the public. While reformers penned pamphlets making their case against the trade, pawnbrokers and their sympathizers took to the press to defend the business against misunderstandings and prejudices. Pawnbroking became subject to much Parliamentary scrutiny. The stipulations of the landmark Pawnbrokers Acts of 1800 and 1872, as well as the numerous other laws touching on the trade passed during the Victorian era, reflect the cautious trust of lawmakers as they reconciled themselves to the fact that regulation, not prohibition, was the best way to approach pawnbroking. The regulations set by the Victorians, with a few twentieth-century adjustments, would govern the business until the Consumer Credit Act of 1974 (Hudson 35).²

There is a staggering amount of writing across the nineteenth century for the general public about how pawn shops worked and how they could be improved, why they were good or evil, and the intricacies of the laws to regulate them. Besides being the subject of persuasive tracts and parliamentary reports, pawn shops figured prominently in novels, short stories, and journalist's exposés throughout the century, their crowded rooms made into perfect settings for scenes wondrous, shocking, or tragic. Filled with all manner of objects that seemed to tell stories about all manner of customers, resting on the borderline of respectability, and representing some of the most basic challenges of managing rapid economic and social changes, the pawn shop was evidently a fascinating subject for Victorian readers. As T. Turner proclaimed in 1864, its story was as compelling as the most imaginative and scandalous of novels (3).

² See Appendix A for a description of a legal pawnbroking transaction according to Victorian law.

Given its significant and colorful role as a financial and social institution in Britain, it is surprising that so little has been written about pawnbroking's particular history, especially during its dramatic Victorian expansion. Until Kenneth Hudson's brief 1982 survey, *Pawnbroking: An Aspect of British Social History*, the only major study of the pawn shop's role in British history was an enthusiastic account by prominent English pawnbroker Alfred Hardaker in 1892. In 1983, Melanie Tebbutt published *Making Ends Meet: Pawnbroking and Working Class Credit*, which details the ways in which pledging was a fundamental aspect of working-class financial management in Victorian Britain. *Three Brass Balls: The Story of the Irish Pawnshop*, a short study by Jim Fitzpatrick, appeared in 2011. Other writing on Victorian finance only mentions pawnbroking in passing, or uses it as an example of how the lower classes could obtain credit for everyday purchases (Finn 7, 69, 78-80; Stallybrass). While these books make an effort to record the story of how pawn shops were operated, regulated, and used, they hardly mention the pawn shop's frequent appearance in the day's flourishing trade in prose fiction and its hold on the popular imagination.

Literary scholars have not engaged with pawnbroking and its representation in a sustained and thoughtful manner, although lately there has been a growing interest in Victorian finance, especially its seedy side. Notable works have appeared on speculation, gambling, and counterfeiting, including books by Sara Malton and Tamara Wagner.³ Pawn shops sometimes appear in studies of Victorian commodity culture and finance in literature, typically lumped together with secondhand shops as places where personal possessions are lost and alienated in the marketplace. This is the perspective taken by Eileen Cleere in *Avuncularism* (2004), which

³ See Malton's *Forgery in Nineteenth-Century Literature and Culture: Fictions of Finance from Dickens to Wilde* (2009), Wagner's *Financial Speculation in Victorian Fiction: Plotting Money and the Novel Genre, 1815-1901* (2010), and the collection of essays, *Victorian Investments: New Perspectives on Finance and Culture*, edited by Nancy Henry and Cannon Schmitt.

provides insightful analysis of the role of uncles as benefactors in nineteenth-century fiction in light of the common euphemism for a pawnbroker, “my uncle.”⁴ But Cleere does not accurately represent the realities of the pawnbroking trade. By and large, pawn shops were not places where private articles were lost and “homogenized” into anonymous commodities, as she suggests (135). The vast majority of pledges were redeemed by their owners; in the 1860s, one shop saw 92% of its pledges redeemed within six months, while the maximum period for a loan at that time was a year (Tebbutt 9). This is the crucial detail that separates pawnbroking from other kinds of commodity exchange: it is almost always a temporary arrangement. And the participation of private possessions in the bargain, the blurring of that imagined, hallowed barrier between Victorian public and private life, distinguishes pawnbroking from the more abstract forms of finance that were developing at this time, like the stock market. This aspect of the trade also made it horrifying in the eyes of Victorians for whom “possession” of personal effects, with all their sentimental and monetary values on display, had become “an important expression of status and social identity” in a world in which land ownership was less critical (43). Pledging clothes and jewelry was shameful in a way that mortgaging an estate was not (43).

Recent scholarship has done much to broaden our understanding of the Victorians and their “things,” so many of which found themselves in the pawnbroker’s storeroom. Asa Briggs’s classic *Victorian Things* (1988, rev. ed. 2003) laid the foundation for modern interpretations of how the Victorians valued their possessions for their tastefulness or usefulness and found pleasure in collecting and categorizing objects, and how the dramatic increase in the number of material “things” in everyday life changed the way that the Victorians related to society and the environment. In discussing the Victorian novel’s tendency toward cluttered settings, Briggs

⁴ See Appendix B for a glossary of common pawnbroking terms and euphemisms.

writes, “Novels and poems do not simply illustrate or decorate: they compel attention through their insights, and they frequently point to explanations” (6). He notes how material objects can assist the novelist in expressing certain ideas or values within the world or characters he or she is creating, such as the “bran’-new” furnishings of the socially ambitious, superficial Veneerings in *Our Mutual Friend*.

Elaine Freedgood’s *The Ideas in Things* (2006) goes further in its exploration of how readers can understand the significance of the “things” that fill Victorian novels. Not satisfied to think of fictional objects as symbolic in a one-to-one, allegorical way, which tends to disassociate them from their own material qualities and histories in the service of systems of figurative meaning, Freedgood proposes an alternative model: objects as metonyms, carrying all the many associations readers might make with them from their experiences in the world beyond the text. Rather than simply serving to characterize a person or situation within the novel, for example, objects can tell us “about their own social lives,” which can be brought to bear on the “manifest or dominant narrative” of the fiction in which they appear (12). By “[telling] us what we already know by habit and convention,” metonyms open the text up to the myriad possible interpretations that a reader’s experience can create (12). Freedgood is interested in what fictional “things” can mean to us when we know more about their particular, nonfictional histories, and “the meanings and resonances these objects may have had for earlier readers” that we tend to ignore as we become trained in the art of reading for symbolic codes (51-52). This is the approach this dissertation takes toward pawnbroking imagery and events in the Victorian novel: pawnbroking is not always a strict symbol for moral or material loss and “redemption,” for instance, as some scholars have taken it to be, nor something to be taken together with shopping as a reflection of consumer behaviors or “the market.” Rather, I assume that

pawnbroking, growing rapidly as a trade and garnering so much attention from the public, was something that held particular, but complicated and varied, meanings for Victorian readers, and that those are the primary ideas we should recall and bring to bear on the fictional pawn shop.

For the Victorians, there were two kinds of pawn shops: the “city” pawn shops, which lent money on fine goods like jewelry and silver plate to upper-class customers, and the more numerous “industrial” pawn shops, which handled the everyday items of the working classes, like clothing, household wares, and workmen’s tools. An industrial pawn shop relied on the business of a large number of regular pledgers, who pawned articles for relatively small sums in a steady cycle depending on their cash flow. The most typical cycle was weekly: pawning one’s Sunday clothes on Monday morning, often to get one’s weekday work tools out of the shop, and pawning the tools on Saturday evening to get the clothes out for Sunday morning (Tebbutt 6). Pawn shops stayed open late on Saturdays, and “[drove] a roaring trade til midnight,” as one mid-century writer put it, so that their patrons could be properly dressed the next day (Sala 267).⁵ Others might pawn on a daily basis, pledging their blankets first thing in the morning and redeeming them at night with a coat they would not need until the next day (Tebbutt 13). Cookware and related items could move between home and the pawn shop throughout the day. One mid-Victorian writer recounted how customers would pawn their loaves of bread to redeem their kettles to boil their mutton, then pawn the kettles to redeem the bread so dinner could be served (Turner 8). Studying these cycles we see that the pawn shop was anything but a one-way route to the open market. It was somewhere in between, a kind of purgatory for coats and tea kettles and diamonds while their owners sorted things out at home or their place of business. The pledged objects were both owned and dispossessed, on the move between home and the

⁵ See one artist’s depiction of “Saturday Night at a Pawnbroker’s” in Appendix C, image 5.

world of trade, changed into cash and back again. It was a business of constant movement and transformation.

Taking into account the ways that pawnbroking is distinguished from related business practices like secondhand dealing, or other “vice” behaviors like gambling, this dissertation demonstrates the significance of the fictional pawn shop as a place where authors could approach certain kinds of social and economic dilemmas. More is going on than simply trading a watch for a few pounds to pay the bills: a pledge is a complicated transaction with many possible motivations and outcomes, reflecting the particular forces at play in the characters’ lives. The business of pawnbroking, shaped by contingency, suspicion, and trust, reflects how characters undergo transformations of identity or social place, how they treat one another in close personal relationships, and how they respond to social and economic pressures. Being aware of the nuances of pawnbroking gives us a more precise understanding of the social world that writers are depicting in novels in which pawn shops play a role in the movement of characters’ money and goods. When one studies pawnbroking business practices, legal guidelines, and popular images of the trade, a particular set of concerns emerges, which we might identify as privacy, authenticity, value, ownership, and repetition. An awareness of their importance to the pawnbroking business helps us as readers to understand how the presence of a fictional pawn shop impacts narrative and character development.

Privacy

Even today, the pawn shop is a place where, as long as the pawnbroker does not suspect that the article is stolen, one can get a quick loan with no questions asked. If the loan is not

repaid, the only consequence is a lost possession; it does not get reported or affect one's credit. It is simple and discreet. Victorian pawn shops were often built with privacy in mind, with a side entrance that led to a series of small booths facing the pawnbroker's counter, where business could be transacted without other customers looking on (Tebbutt 4). Pawnbrokers would not publicly reveal that an individual was a pledger; shop assistants could be fired for doing so. The pawnbroker did not smile with recognition when he passed people on the sidewalk, and might even refrain from attending neighborhood gatherings (46). As common as pawnbroking was, many people did not want to admit a connection with the trade. Some even hired other people to take their pledges to the shop for them (43). Wives, who usually managed household finances, were the most frequent visitors to pawn shops, but kept their activities hidden to protect their husbands' reputations; often, even the husbands themselves did not know of the way that their wives made ends meet (46). Viewers of the popular American television show *Pawn Stars* often complain that the transactions on the show are almost always secondhand sales, not pledges. The reason for that is simple: pledgers, though they make up the majority of the shop's customers, do not want to be on television. The family members who star on the show do not engage in untelevised pledging transactions for a similar reason, that they do not want to draw the attention of curious onlookers in the shop to the pledgers' private business (Harrison 3). Other employees handle the most of the shop's business while the stars of the show work in the back room (70-71).

The issue of privacy manifests itself in the Victorian pawn shop in another, more obvious way. While pawn shops were often utilized by tradespeople who pledged tools and stock to help meet business costs, most pledges were personal belongings. Clothes, including undergarments, were the most commonly pawned items. The pawnbroker was acquainted with some of the most

intimate details of individuals' lives, which were put on display while he evaluated their belongings. Some pledges were pawned repeatedly, like Sunday clothes, and if they could not be redeemed pledgers could not participate fully in public life, lest their shame be revealed (Tebbutt 43). People might pledge for an entirely different reason than financial need, taking their private treasures to the pawnbroker to keep them safe while they were away from home – this could apply to pets and even children as well as silverware (20, 35). With personal articles and private distress tumbled out onto the pawnbroker's counter, yet kept a secret from others, the pawn shop was a place on the line between privacy and public display.

Authenticity

The most critical problem for the Victorian pawnbroker was that of authenticity. For every item pledged, the pledger had to fill out a pawn ticket with his or her name and address, and its duplicate was needed to redeem the pledge. The pawnbroker was responsible for making sure that the article was not stolen or fake, both of which could result in a serious loss or legal trouble. It was a popular assumption that most pawnbrokers were fences or thieves, as revealed in one 1757 law, which stipulated that officers could search any pawn shop they believed might contain stolen goods, and if found guilty, the pawnbroker had to pay double the sum he had lent on the stolen items (Tebbutt 74). Even later, when suspicions softened and a warrant was required, the pawnbroker still had to return the stolen item, and lose his investment.

Pawnbrokers tended to be wary of their customers, whom they felt were out to take advantage of them by slipping damaged goods into familiar bundles of clothes, or other such schemes (62). Customers might be even more cruel in their designs: under the 1800 Act, any “informer” who

caught the pawnbroker making a mistake according to the trade's complicated legal guidelines was given one half of the fine the pawnbroker paid, which made deliberately tricking the pawnbroker a career for the unscrupulous (92). And along with manufacturing improvements and a growing demand for cheap goods came an entire industry for the production of "duffing" goods, worthless articles made to seem valuable for getting the most out of a pawnbroker, with no intention of redeeming them (82). There were related scams involving stolen and transferred pledge tickets (87). Establishing the authenticity of a pledge and the pledger was key to a successful pawnbroking trade, and it was to guard against scams that trade organizations first developed.

Value

Once the pawnbroker had established the authenticity of a pledge and its owner, he had to determine the pledge's value. Pawnbroking accentuated the fact that there are several different measures of an article's value, all competing with each other in determining the final outcome of a pledging transaction. First is the article's value as a pledge, that is, the amount of the loan it can secure. There remains a prevalent notion that pawnbrokers give low loan amounts hoping to see the article surrendered and be able to sell it for a large profit, but this is a misunderstanding of the trade. Interest payments are the surest source of income for the pawnbroker, as resale values fluctuate and pledges must be stored, so the hope is that the pledger will redeem the article – and most do. A loan amount is influenced by the pawnbroker's sense of the likelihood of the pledger being able to repay it. Victorian pawnbrokers could not immediately take possession of surrendered pledges with a loan value over ten shillings; those items had to be

publicly auctioned according to very particular legal specifications, which meant that surrendered goods were troublesome. Still, one had to be prepared for the possibility of resale or an auction, and it was often said that successful pawnbrokers had to be experts in knowing the value of all things, great and small. One observer wrote that

Painting and patchwork, music and shoemaking, embroidery and literature, he ought to be the master of. In all the sciences he should be no novice, as every kind of instrument comes under his view; whilst the very newest ladies' fashions ought to be his special study. By a glance of the eye, he should be able to detect the least alloy in gold . . . In truth, I look upon a perfect master of his business as a perfect prodigy. (Turner 11-12)

Besides loan values and resale values, a pledged item carries its sentimental value, which the pawnbroker might choose to ignore, but which writers found the most compelling. Here was the source of pathos for so many Victorian pledging tales: will the wedding ring – and the fallen woman who pawned it – be “redeemed”? Sentimental value often explained why an article was pledged and not sold, or why it was pledged over and over again until the interest paid far exceeded the value of the object. Pledging was not a final surrender; there was always hope for redemption.

Ownership

Just as it sat on the border between privacy and publicity, the Victorian pawn shop occupied a middle ground between ownership and dispossession. A pledge may have sat in the pawnbroker's storage room for most of its existence, but it was still technically the legal property of the pledger (although there were reports of pawn shops lending items like jewelry and fine clothes even as they were still in pawn) (Tebbutt 74). Some regular Victorian pledgers took pride in their thick handfuls of pawn tickets, which demonstrated that they had many valuable

possessions to pawn, if not to keep at home (44, 47). But tickets might be stolen and the thieves could pay the interest and principle (likely totaling less than the market value) to redeem the items from an unaware pawnbroker (87). Because they took in so much clothing and bedding, a pawn shop's stores could be easily destroyed in a fire, which might devastate a neighborhood full of pledgers; insurance against the pledgers' losses in the case of fire was finally incorporated into the Pawnbrokers Act of 1872 (Tebbutt 76, Hudson 151). Pledges, particularly those which the pawnbroker kept in his shop most of the time, were, in a sense, in a state of dual ownership, belonging to the pledger, but out of his hands, vulnerable to accidents and cheating by others, and imposing responsibility on the pawnbroker. Pawning his blanket to redeem his coat, a habitual pledger almost never had all his things about him at once, and his ownership of them was not absolute.

Repetition

Victorian pawnbroking moved in cycles; the same pledgers walked in the door with the same pledges on the same days of the week or times of year. A single pledging transaction's outcome was uncertain and contingent upon several factors, but it was most likely that the pledge would be redeemed, and possibly pledged again. Pledging was for many customers a way of life, a means of getting through the week or the month, and the transformations of value and identity – as personal property, as sentimental keepsake, as cash, as stock-in-trade – that a pledge experienced happened over and over again. The tendency towards a cycle of pledging and redemption of the same goods is the aspect of pawnbroking that most distinguishes it from buying and selling, and which most concerned its critics, who felt that to become a habitual

pledger was to dig a hole deeper and deeper until one was unable to escape one's debts. It was believed that pawnbroking loans were most often spent at the gin shop or gambling table, not at the grocer's. Pledging was seen as a kind of addiction that enabled other vices, and this prejudice against it contributed to its association in the popular mind with a gritty urban underworld.

This dissertation considers the fictional pawn shop from the 1830s to the 1890s in light of these basic concerns of the trade, demonstrating how Victorian authors used pawnbroking and its associations to illuminate their narratives about contemporary life. The issues of privacy, authenticity, value, ownership, and repetition spill out the doors of the pawn shop and into the lives of characters whose social and economic identities are in flux, their worth being questioned by critics and their social position left uncertain because of circumstances often beyond their control. Though it is a prominent setting in a few of the novels examined here, the pawn shop often sits on the margins of the story: we are told that a certain character goes often to the pawn shop, or that pledging is a way that some characters pay their bills. It is an institution in the background of the story that enables action; though unnoticed, it facilitates the flow of money, so very important to narrative progress.

It is in the spirit of the pawn shop's hidden presence that I have chosen my title, taken from Dickens's *Little Dorrit* (1857). Describing the "Collegians" at the Marshalsea prison, Dickens writes, "Their walk was the walk of a race apart. They had a peculiar way of doggedly slinking round the corner, as if they were eternally going to the pawnbroker's" (98). Dickens's

use of the pawn shop in a figurative sense here suggests that, for him and his readers, the pawn shop was embedded in a web of culturally specific symbolic meanings that gave force to this description: it is a metonym. Its location – “round the corner” – captures at once the pawn shop’s abiding presence in real life and in fiction as well as its tendency to be put out of sight in the name of decency. It is familiar and commonplace, “just round the corner,” as well as deviant, a marked departure from the main thoroughfare of respectability. Going there to obtain a loan means becoming, at least for a time, a member of “a race apart,” isolated by financial need, abiding by a different set of cultural values, and associating with other social pariahs. And yet to pledge was simply to be like so many others, trying to earn credit to survive economically and socially.

As my initial chapter shows, Dickens’s writing contains some of the earliest and most striking literary descriptions of pawnbroking in Victorian England, setting the precedent for the trade’s use and transformations in later novels by other writers. His memorable piece “The Pawnbroker’s Shop” in *Sketches by Boz* (1836) is one of the few literary accounts that find their way into the history books, usually as an example of the stigma the pawn shop carried. But Dickens’s fictional pawn shops, also found in *The Pickwick Papers* (1836), *Oliver Twist* (1838), *Martin Chuzzlewit* (1844), and *Our Mutual Friend* (1865), do more than just express popular prejudice. In his descriptions of the people and activity inside pawn shops Dickens emphasizes variety – of pawnshops, patrons, and pledges. Whether it was a large and prosperous “city” shop, or a dingy, illegal “dolly shop” for the most worthless pledges that even “industrial” lenders would not accept, pawn shops were available to and used by people at all economic levels, and created connections among members of diverse social groups. Dickens’s pawn shop is an equalizer even though its operations suggest the possibility of social movement, as pledgers

practice the art of self-presentation that helps to secure credit at the pawnbroker's counter as well as in drawing-rooms and ballrooms. Dickens is interested in the pawn shop as a meeting place and in pawnbroking exchanges as catalysts for action as money and identities are exchanged and circulated. Pawn shops are shadowy places generally associated with guilt and suspicion in Dickens's writings, and he emphasizes the ways in which pawning personal articles for loans is related to larger problems of altering personal identity and compromising integrity in hopes of financial or social gain.

My second chapter moves to Thackeray's fiction, where the pawn shop becomes part of a much more glamorous world than that of Dickens's novels. Pawnbroking here serves as the support system for dazzling displays of material wealth, and captures the ways in which characters are in social transition, adjusting their values and identities, like pledges, for mercenary ends. The chapter focuses on characters' reliance on the pawn shop in *Barry Lyndon* (1844), *Vanity Fair* (1848), and *The Virginians* (1859). Barry Lyndon, Becky Sharp, and Harry Warrington fund their campaigns for social eminence with repeated visits to "Uncle," along with half-promises they never intend to keep and half-truths that keep them just on the right side of decency. All three obscure their embarrassing origins and social disadvantages with false identities or pretensions, but their attempts to climb to new social heights fail when a literal bad pledge or the figurative "pawning" of their moral values for financial gain reveals to others the full extent of their lies. These are tales about pre-Victorian times, revealing the deep roots of the hypocrisy and reckless risk-taking that was beginning to be detected in Victorian financial speculation and social mobility. Thackeray's pawnbroking goes hand-in-hand with gambling, demonstrating the power of credit to support risky grabs for control and influence. In the false propriety and shifting fortunes of his ambitious characters, Thackeray conveys the distorted

value system that pawnbroking represented in the minds of many Victorians, allowing it to permeate the social world of the novel and dwell uncomfortably close to respectability.

The third chapter discusses pawnbroking as a less obvious but thematically significant element in Trollope's *Can You Forgive Her?* (1865), *The Eustace Diamonds* (1873), and *The Way We Live Now* (1875). While the novels mention pawning but briefly, the stories of Alice Vavasor's tangled engagements, Lizzie Eustace's diamond necklace, and Auguste Melmotte's meteoric rise in the London financial world center on problems associated with credit and exchange. The pawnbroking model of pledging and loaning, which is characterized by contingency and only partial commitment, becomes a model for relationships in Trollope's fiction. Various characters in these books are explicitly assigned monetary values, either for their personal wealth or their power of attracting it, and they are exploited multiple times as "pawns" for another character's gain, constantly reused and revalued as conditions change. It is fitting that the primary male-female relationship in these novels is not marriage but prolonged engagement. Much like a pawn remains unused until its owner reclaims it, in these engagements someone is removed from circulation (and often financially exploited) without yet being given a definite place of social belonging and purpose. Pawnbroking is a more precise model for these engagements than simply buying and selling on "the marriage market" because of the way that these partnerships are financially advantageous without the necessity of a binding marriage contract, and can be dissolved easily in favor of another. Trollope's engagements drag on while the funds are accumulated or the obligations fulfilled that will enable the marriages to take place, which they seldom do. By evoking pawnbroking in these marriage plots, Trollope elevates the sense of exploitation in mercenary marriages, as sentimental attachments are turned to economic advantage over a long series of engagements.

Chapter four examines two of George Eliot's novels, *Middlemarch* (1872) and *Daniel Deronda* (1876), in which the pawn shop, where goods are received, identified, and evaluated, becomes a site for the exploration of unknown or hidden aspects of personal identity. I focus particular attention on the pawn shop's importance to the novels' discussion of vocation, that sense of personal calling to meaningful labor and definite social place. In *Middlemarch* the pawn shop dwells in the back story, a place where the young Bulstrode traded with criminals and developed his scheme to disinherit his partner's prodigal daughter, mother of Will Ladislaw, who is horrified to learn of his connection to the pawn shop. "Uncle" Bulstrode's dishonest pawnbroking and oppressive philanthropy are all the more offensive for clashing with his true calling to ministry, and stand in the way of others seeking their own vocations. Eliot continues this narrative of the pawn shop as a place for the discovery of identity and vocation in *Daniel Deronda*, in which Daniel befriends a Jewish pawnbroker and his family, discovers his own obscured Jewish heritage, and becomes an advocate for a Jewish state in Palestine. I also discuss the significance of Eliot's revisions to pawnbroking language surrounding Gwendolen's lost necklace in the novel's third edition, which assist in the novel's expression of the importance of self-redemption through vocational discernment, something the enlightened Daniel encourages Gwendolen to pursue herself.

In my fifth chapter, I argue that, as a place where private and public measures of value conflict, the pawn shop's presence in George Gissing's *The Nether World* (1889) and *New Grub Street* (1891), and George Moore's *Esther Waters* (1894), represents the struggle of these novels' downtrodden characters to assert themselves against economic and social systems that declare them worthless, unable to generate profits or social esteem. Some characters are able to escape pledging logic, which subordinates private value to exchange value, but others cannot redeem

themselves with a declaration of their significance beyond the forms of “credit” they can earn. I focus on Pennyloaf Candy, *The Nether World*’s pitiful habitual pledger who eventually becomes a secondhand dealer, as Gissing’s suggestion of the possibility of recovering a sense of personal value after long economic exploitation. But an escape from the shame of pledging is impossible in *New Grub Street*, in which Harold Biffen’s frustration at being too poor to win romantic love overshadows his artistic pride, making him unable to see himself as anything more valuable than his shabby pawned coat. In *Esther Waters*, pledging patterns in the narrative, culminating with the pawnbroking scandal that destroys Esther and William’s livelihood, dramatize Esther’s growing sense of the value of her life and that of her son, despite her social and economic disadvantages of servitude and single motherhood.

My conclusion casts the late-Victorian debates regarding mass literacy and literary value, in which Gissing and Moore’s harsh, controversial narratives participated, in light of the debates among pawnbrokers of the day, as falling pledge values and new expectations for shopping experiences prompted some pawnbrokers to diversify their business and relocate to the suburbs, while others grumbled at the changes. I then examine a lesser-known, less “respectable” pawnbroking novel, Fergus Hume’s *Hagar of the Pawn-Shop* (1899), which draws upon earlier variations of fictional pawnbroking, depicting a young Romany woman managing a pawn shop and solving mysteries while awaiting the return of a suitor. With each chapter relating Hagar’s investigation of an extraordinary customer and pledge, which come from a wide range of social and cultural backgrounds, the novel celebrates the eclectic nature of pawnbroking and the insights it provides on personal character and social experience, while the integrity and confidence of its unusual protagonist fly in the face of prejudices against women, ethnic minorities, and pawnbrokers. I consider how Hume’s novel, both as literature for the masses and

as a pawnbroking tale, captures Victorian debates about value and legitimacy in an ever-expanding market for products and personalities.

As the range of ideas in these chapters suggests, the pawn shop in Victorian literature can mean many things, depending on which of its associations are called upon and emphasized by the narrative. And when we think metonymically, as Freedgood instructs, considering the literal pawn shop's social and legal history, we can appreciate the complexity of its fictional representations and the Victorian reader's possible responses to them. But one common thread in these representations of pawnbroking is the problem of determining *value*, so central to the pawnbroking transaction. These novels confront the difficulty of deciding what a person or choice is worth in this new age, and how this value is to be measured: in happiness? Usefulness? Pounds sterling? Who is valuable enough to deserve credit or redemption? Whether it is a marriage proposal or a career choice, the characters in "pawnbroking novels" find themselves wrestling with competing systems of value similar to those that a pledger and pawnbroker faced when considering personal articles whose significance changed when they crossed the counter.

Though it may appear of minor import, "round the corner" of the narrative, pawnbroking in the Victorian novel should not be overlooked or oversimplified. The pawn shop was equally disavowed but more familiar to the everyday experience of many Victorians than the stock market or gambling halls, and more complicated in its patrons' motivations. Pawnbroking touched lives at all social levels, and could not easily be passed off as vice or selfishness or recklessness, though it might at times be any of those things. It was public dealing in personal possessions, growing out of intense individual need or desire, exposing the intersections between broad economic and social forces and private experience. And from the amount of Victorian

writing that discusses it, we can see that pawnbroking was a practice that the public found compelling and worth understanding, for reasons that we must make clear to ourselves if we are to comprehend its persistence in the popular imagination even to this day. In its knotty regulations, motivations, and transformations, Victorian pawnbroking captures the new financial and social possibilities - and risks - the nineteenth century presented. And in its fictional forms, the business calls attention to the particular ways that individuals responded to opportunities to examine, rediscover, and adjust their social identities and value, so that there might be a happy ending to a life story that was more about credit than anything else.

Chapter 1

Dickens and the “Strange Mutability” of the Pawn Shop

In 1836, just a year before eighteen-year-old Victoria became queen, twenty-four-year-old Charles Dickens published his first book. *Sketches by Boz* collected the short pieces that Dickens had written over the last three years for various periodicals, along with George Cruikshank’s original illustrations. The fifty-six sketches, “illustrative of every-day life and every-day people,” are the first tastes of the style and subjects that would captivate a nation of readers and make Dickens one of the most celebrated artists of the age. Dickens had a talent for rendering with poignant familiarity the alternately humorous, bittersweet, and troubling scenes of nineteenth-century life. In brief but vivid prose he relates the thrill of public entertainments, the oddities of neighbors, the misery of prisons, the absurdity of local politics, the challenges of travel, the futility of the courts, and the sorrows of poverty. And on this first tour of contemporary life, Dickens looks in on a pawn shop.

The pawn shop would have been an increasingly familiar sight to Dickens’s readers, for at the time he was writing his *Sketches*, British pawnbroking was on the rise (Tebbutt 13). In the 1830s there were 1,537 licensed pawn shops in Britain, with 380 in London, up from the 220 licensed London shops and 450 licensed country shops at the end of the eighteenth century (Hudson 46, Hows 89). Due perhaps to increased irregularity in employment and low wages among the working classes, during the late eighteenth and early nineteenth century pawn shops were transitioning from “a source of financial aid to small businesses and to a declining section of the nobility to the poor man’s banker, to provide small loans which would help working-class people meet their day-to-day needs” (Tebbutt 13, Hudson 41). For many families struggling

between irregular wage payments, pledging was a part of daily life. While the idea of a pawn shop might conjure up images of jewelry and silver in windows and display cases, most pledges were not so fine: an 1836 survey found that clothing and bedding were the most commonly pawned items, along with basic household items like cookware (Tebbutt 33-34). Despite the interest payments on pledges redeemed weekly, daily, or even hourly, the pawn shop enabled many households to run more smoothly.

The trade flourished in the first half of the nineteenth century despite the difficulties presented by the Pawnbrokers' Act of 1800, a complicated piece of legislation that attempted to regulate pawnbroking transactions carefully. The exacting and impractical guidelines set by the 1800 Act made pawnbroking a difficult business. There were ample opportunities for breaking the law, and transgressions were rampant (Tebbutt 91). Melanie Tebbutt explains, for example, that "[the] statutory interest rate often failed to correspond with any known coinage, and produced unrealistic fractions whenever intermediate sums were calculated," a fact which the Victorian pawnbroker and trade historian Alfred Hardaker also notes (Tebbutt 90, Hardaker 42). Some pawnbrokers found themselves unable to calculate interest with fractions at all (Tebbutt 91). Hardaker writes that the most difficult standards that the law set were the rules for recording pledges; the 1800 Act contains 975 words laying down in extreme detail the necessary content and format of records and even the precise abbreviations which must be used (43-45). In reality it was sometimes difficult to determine how long an item had been held at a shop; items in pawn were frequently kept past the required twelve months, and dishonest pawnbrokers charged fees for the "backing" and three additional months' interest in advance, threatening to sell the item if the customer alleged that such practices were illegal (Tebbutt 90, 92). Tebbutt observes

that “laws ostensibly protecting the pledger . . . had little practical effect” because “most customers [remained] either ignorant or unable to implement their rights” (92).

Even the most well-meaning pawnbrokers could inadvertently make mistakes and find themselves in trouble. Under the 1800 Act, “informers” who caught a pawnbroker failing to follow the intricacies of the law could receive half of the fine assessed for the crime; they preyed on inexperienced staff at shops and often made their money by blackmail (92). After the Act went into effect, pawnbrokers, whom the public so often assumed to be dishonest, felt themselves to be in an especially precarious situation (Hardaker 57). The trade’s first official society, the Pawnbrokers’ Institution, was formed in 1821 to warn members against frauds and career informers, and to improve communication among London pawnbrokers (58). A rival group, the Pawnbrokers’ Association, formed in 1836, and the two societies, each with about one hundred members, finally combined in 1847 as the Metropolitan United Pawnbrokers’ Protection Society (Hardaker 58-59, Hows 91). Elsewhere in Britain, pawnbrokers had already started to organize; groups were thriving in Manchester, Liverpool, Glasgow, Bristol, and Birmingham, to name a few (Hardaker 59). Additional social groups existed in London, and the Pawnbrokers’ Charitable Institution, the first “trade charity,” was founded in London in 1823, becoming, in the words of one Victorian pawnbroking historian, “the best practical contradiction which can be given to the oft-repeated libel that Pawnbrokers are selfish and penurious men” (Hows 92).

Pawnbrokers who organized to professionalize the trade and make charitable contributions were working against a longstanding prejudice against moneylenders and their participation in public life. A bill making all pawnbroking illegal had been proposed in 1746, but failed to pass after a spirited speech by Robert Hicks in the House of Commons convinced members that regulation, not suppression, was the solution to dishonest trade (Hardaker 29).

“An Act for the better Regulating of Pawnbrokers” was then passed to protect respectable pawnbrokers from “divers Persons of ill Fame and Repute, who live and reside in Garrets, Cellars, and other obscure Places, taking upon themselves the name of Pawnbrokers” and committing an array of offenses, such as taking stolen goods (Hudson 33, *Regulating of Pawnbrokers* 1, Hardaker 29). Another law regulating the trade had been passed in 1757 and formed the basis for the 1800 Act. But for one author, writing in 1752, it was atrocious that a law to regulate what was essentially lawlessness was even being debated or defended in public. “Since regulating and authorizing in this case amounts to exactly the same thing,” he argues, pawnbroking should not be regulated (Lover of Truth 3). Pawnbroking was such a vile practice that it must not even be publicly acknowledged. Indeed, a 1745 public letter from a bill discounter to a pawnbroker opens with the author expressing his amazement and embarrassment that the pawnbroker would publish a book “expos[ing] thyself and thy profession” (Wright 1).

But as the trade grew in the early nineteenth century and was increasingly subject to regulation, pawnbroking became a more suitable topic for discussion and debate (Hudson 41). It appeared more frequently in the news, especially during the early 1820s, when a plan for an Equitable Loan Bank in London that would essentially do away with the need for pawnbroking was proposed. The Equitable Loan Bank aimed to offer “loans on personal effects” at a maximum interest rate of seven and a half percent, thereby rescuing the poor from the high interest rates of the pawnbrokers and discouraging crime through the investors’ disinterest in profits (“Considerations”). Pawnbrokers and their supporters were quick to speak out against such an organization and point out that it was not what it appeared to be. Richard Piercy, a stockbroker, declared that applying to a corporation for a loan would destroy the privacy enjoyed by those who dealt with individual pawnbrokers, and suggested that the investors in the

Equitable Loan Company were more concerned with their own interests than the welfare of the poor (17-18). Investors were accused of having made money dishonestly by selling shares of stock before the company had been granted a charter (“Pawnbrokers’ Reply” 7). Ultimately, the House of Commons rejected the bill for the company (Tebbutt 109). Similar schemes in later years also failed (110).

Despite public rejection of these alternatives, the general attitude toward pawnbroking continued to be negative. One 1820 tract, published in the interest of “the amelioration of Human Misery, and the spreading of pure Religion,” called again for the complete prohibition of pawnbroking, “for there are few evils amongst the lower class, especially, which do not either arise from it, or are fostered by it,” including drunkenness, lack of church attendance, theft, and theatre-going (Friend to Mankind 3, 8). An 1846 piece listed visiting the pawn shop as one of the top four vices of those who squandered their money and impoverished themselves: “The poor are already sunk beyond this impoverishing resource [the pawn shop]. It is those who have a good income, but are thriftless that abuse what might be a convenience” (“Four Evils” 6). The tract explains that the reason for habitual pawning is habitually spending the weekends in “improper, wasteful, if not guilty pleasures” (7). Pawn shops were regularly mentioned in the newspapers as being implicated in cases of stolen goods, and sometimes the pawnbrokers themselves were at fault, confirming beliefs that the business encouraged immorality. The sheer number of crime and court reports mentioning pawnbroking among criminals and debtors suggests that for even those Victorians who did not pledge, pawn shops were a familiar subject, and that negative perceptions of the business’s effects on social order would have been easy to develop based upon one’s reading. For gaining so much legal and media attention and prompting such emotional responses from the public, pawnbroking, respectable or not, was

something that demanded careful consideration by a young writer so keenly interested in the workings of contemporary English life.

Sketches by Boz and The Pickwick Papers (1836)

“The Pawnbroker’s Shop” in *Sketches by Boz* is one of the few literary pawn shops which make their way into historical studies of pawnbroking, where it is cited as a classic example of Victorian perspectives on the trade. Hudson quotes the sketch’s “damning” first sentence as evidence of nineteenth-century prejudices: “Of all the numerous receptacles for misery and distress with which the streets of London unhappily abound,” Dickens writes, “there are, perhaps, none which present such striking scenes of vice and poverty as the pawnbrokers’ shops” (*SB* 220). In his study of Irish pawnbroking, Jim Fitzpatrick quotes the same passage, calling it “depressing” (32). While Hudson and Fitzpatrick view Dickens’s description of the shabby shop and its unsavory inmates as unjust and irresponsible, Tebbutt sees a lack of harsh “moral judgment” and early evidence of what would be the growing opinion among Victorians that pawnbroking was, as one contemporary commentator called it, a “necessary evil” (Tebbutt 116). In his opening remarks, Dickens considers that pawnbrokers’ shops might be “any thing but an inviting” subject, but hopes that the sketch will “present . . . nothing to disgust even the most fastidious reader” (22). This apology implicitly acknowledges the negative image of pawn shops in popular discourse as the last resort of the irresponsible working classes, operated by financial predators lying in wait to rob them of what little they could call their own. But Dickens coolly undercuts these assumptions by reminding the reader that pledging is not confined to society’s lowest rungs:

There are some pawnbrokers' shops of a very superior description. There are grades in pawning as in everything else. . . the better sort of pawnbroker calls himself a silversmith, and decorates his shop with handsome trinkets and expensive jewellery, while the more humble money-lender boldly advertises his calling, and invites observation. (222)

Although he chooses to focus on this latter, more common, variety, Dickens presents his sketch not as a damning indictment of usury and lower-class financial recklessness, but a snapshot of a practice actually relied upon by people of all walks of life, though they may try to hide it.¹ As in so much of his writing, Dickens finds narrative interest in the variety of people, objects, and experiences in the pawn shop, and in what insights emerge from unusual pairings and groupings of these subjects. His sketch colorfully conveys the historical realities of the Victorian pawnbroking experience while also extending beyond reportage to explore the pawn shop's potential as an imagined space, whose people and practices allow him to contemplate the dynamics of the emerging money economy.

A catalogue of the hodgepodge collection of pledges in the windows forms the greater part of Dickens's description of the shop's exterior (223). There are not "any very valuable luxuries" like silver and jewels; instead, one finds there cheap pottery, musical instruments, Bibles, pocket watches, flatware, beds and bedding, clothing, and carpentry tools (223). The kinds of unredeemed pledges in the window indicate that the shop that Dickens examines is an "industrial" pawn shop, one which deals primarily in "the soft goods trade of a working-class clientele" (Tebbutt 5). It was this kind of shop, rather than that of a high-end "city" pawnbroker who gave loans on luxury items to less frequent upper-class customers, which would have regular pledgers coming and going with their household goods (5).

As Dickens moves inside, the reader sees that the customers in the shop are the "industrial" sort of customers, familiar with the pawnbroker and bearing familiar bundles,

¹ "Even fashion cannot dispense with its pawnbrokers," wrote George Augustus Sala in 1862.

following a weekly pledging cycle as faithfully as Dickens's readers bought the weekly magazines featuring his sketches. The pawnbroker looks at the articles of clothing they bring like "old acquaintances," and warns the customers that they have worn out their things by pawning them so often (225). "No, no," says one woman in protest. "It ain't the [usual] petticoat; it's a child's frock and a beautiful silk-ankecher, as belongs to my husband. He gave four shillin' for it, the werry same blessed day he broke his arm" (225). Her speech is a reminder that pawnbroking deals in some of life's most intimate details, both material and immaterial. The articles she mentions are deeply personal in their bodily connections, being an undergarment, the clothing of a child, and an object with both hygienic and ornamental use. A mangled body is likely the cause of the need to bring forth the more valuable pledges; her husband's injury has probably prevented him from working and money may be especially tight. Just as an injury has made her husband's body a matter of public concern in the workplace, financial need has caused the clothes to transcend the boundary between public and private life that was in theory so fixed in the Victorian period.²

This is not the first sketch in Dickens's collection to consider the how an object's movement from personal property to commodity can make it a link between private and public life. In "Meditations in Monmouth-Street," a preceding sketch on London's secondhand clothes shops, Dickens engages in some lively daydreams about the previous owners of the garments that decorate the street. Once worn with pride, the old clothes seemingly have the power to rise up and literally "make the man":

² Many scholars have demonstrated the permeability of the boundary between public and private space in Victorian society, particularly in the way that economic and social forces were at work in the home. See, for example, Karen Chase and Michael Levinson's *The Spectacle of Intimacy*, Phillipa Tristram's *Living Space in Fact and Fiction*, Sharon Marcus's *Apartment Stories*, and Elissa Heil's *The Conflicting Discourses of the Drawing Room*.

We have gone on speculating in this way, until whole rows of coats have started from their pegs, and buttoned up, of their own accord, round the waists of imaginary weavers; lines of trousers have jumped down to meet them; waistcoats have almost burst with anxiety to put themselves on; and half an acre of shoes have suddenly found feet to fit them, and gone stumping down the street with a noise which has fairly awakened us from our pleasant revery, and driven us slowly away, with a bewildered stare. (*Sketches* 98)

To continue this idea that possession imbues material objects with some of the life of their owner, Dickens then relates a particular time when he saw an entire rack of clothes that he imagined had all belonged to one man over the course of his life, and narrates the tragic story that he claims to have read in the garments as easily “as if we had his autobiography engrossed on parchment before us” (99). Dickens wryly calls Monmouth-Street “the burial place of fashions,” but what his sketch reveals is the way that secondhand sales perpetuate the lives of things, and amplify their associations with private histories even through their alienation in the marketplace (98). In a secondhand shop, one’s life story is put on public display and offered for sale, piece by piece.

Yet “The Pawnbroker’s Shop” demonstrates that pawnbroking, with its never-ending parade of household goods between home and the pawn shop, makes even more permeable the boundary between public and private life, and even more remarkable the changes in the values and identities of objects, because they move in both directions. As they are pledged, the child’s clothing and the silk handkerchief change from personal items rather innocent and even frivolous in their associations to seriously evaluated commodities upon which a family’s welfare and a businessman’s profit will depend. They then change into pawn tickets and paper money for the family to spend on necessities. Later the woman will reclaim them and they will return to their place in the family home, their values and identities changed once again. In this sketch Dickens presents an idea that will become central to the role that pawnbroking plays in the Victorian novel: pawnbroking transactions involve the continuous transformation of the identities and

values of the pawned objects as they circulate between the home and the shop. Articles implicated in habitual pledging, like blankets and Sunday clothes, constantly alternate between being private, protected possessions and publically traded commodities.

The cyclical nature of pawnbroking, as opposed to one-directional nature of secondhand sales, puts material possessions in a unique position: not being transformed from personal to public goods once, not being sold or surrendered once, but over and over again. The identity of a pledge is not merely subject to change, but is always in flux. A pledge's identity at any moment depends upon which of its several values is being emphasized or exploited: the purchase value, the sentimental value, the value as a pledge, or the value to the pawnbroker as an item to auction should it be unredeemed by its original owner. Habitual pledging encourages always seeing material objects in this multi-faceted way. Those who depended upon the pawnbroker to make ends meet were likely to view their material possessions in terms of their potential value at the pawn shop (Tebbutt 16). A collection of trinkets was not just a set of pleasant mementos or curios; it was a kind of savings account. Tebbutt recounts how one woman asked her fiancé to buy the largest diamond he could afford for her engagement ring, not out of vanity, but for its value as a pledge should a rainy day come (26).

Later, in the mid-nineteenth century, Karl Marx would explore the way that commodities develop identities through social exchange, and how those identities are comprised of several different perceived values, from the use-value, to the value of the labor expended to produce it, to the exchange value in the marketplace ("Fetishism"). Marx was interested in the ways that relationships among people in a capitalist society become instead relationships among the things they produce (97). Commodities, the products of human labor, become "independent beings endowed with life" (97). Marx's thoughts upon "living" commodities illuminate the

pawnbroking process by encouraging an awareness of the relationships among the multiple social identities of a pledge and its owner. In “The Pawnbroker’s Shop,” Dickens explores the way that routinely pledging an article and allowing it to be repeatedly transformed by economic exchange is nothing less than a representation of the potential for change in a person’s social identity.

Like their pledges, customers involved in pawnbroking interactions move between privacy and publicity. Dickens’s pawn shop, with its discreet side entrance, the door of which “stands always doubtfully, a little way open, half inviting, half repelling the hesitating visitor,” speaks to the way that pledging, though for many a weekly or even daily routine, was a private matter (*SB* 222). The customer slips into the shop and the door goes right back to its original position, as if nothing has occurred, his secret safe with the pawnbroker (222). Few wanted to be publicly associated with the pawn shop. While it was certainly the case that associating with despised moneylenders could be socially damaging, the loss of material possessions in a consumer society was equally if not more embarrassing: Tebbutt explains that the Victorian “cult of possession . . . made the alienation of personal effects through pledging a profoundly shameful act for the more ‘respectable’ poor . . . [and] the inability to redeem the essential articles of respectable dress for Sunday could keep a whole family incarcerated at the weekend,” an example of how the pawn shop mediated private and public worries (43).³ The interior design of the shop Dickens describes reinforces the ideals of respectability and discretion which governed pawnbroking. He explains that customers “whose habitual acquaintance with such scenes renders them indifferent to the observation of their companions in poverty” may see the

³ Rachel Bowlby explains the relationship between possessions and social image in this way: “The commodity makes the person and the person is, if not for sale, then an object whose value or status can be read off with accuracy in terms of the things he has and the behavioural codes he adopts” (26).

pawnbroker at the front counter in “the common shop,” while those wishing to shield themselves from the public eye may choose to use the side entrance and go into one of the private, locking booths opening to the counter (*SB* 224). But despite all these efforts at secrecy, pledging exposed one’s identity in ways more formal and fundamental than the possible awkward encounter with a neighbor: a customer was required by law to provide a name and address upon pledging an item, one aspect of the transaction that has remained unchanged for several hundred years. Giving false identification, however, was common practice among pledgers (Creet 225).

As Dickens notes, “distinctions must be observed even in poverty,” and what occurs in this representative shop illustrates the social differences and tensions present even among those united by financial need (*SB* 222). The customers in the shop make distinctions among themselves regarding their varying degrees of respectability. The drunken laborer who hits a child standing too close to him incurs the righteous scorn of all around him, especially one woman who calls him a “wagabond” and haughtily reveals to everyone there that he lives in her back parlor and beats his wife and child (226). The pawnbroker, who has at least pretenses to refinement with his dressing-gown and jewels, attempts to restore order and civility by telling the rowdy customers that such behavior has no place in his respectable establishment (227). The coarse behavior among the patrons of the common shop contrasts sharply with the two who have sequestered themselves in a private booth, “a young delicate girl of about twenty” and her mother (227). Their placement in the “darkest and most obscure corner in the shop” and their bewilderment during the scuffle with the drunk laborer might suggest that they are first-time, upper-class customers unaccustomed to such experiences, but Dickens again subverts pawn shop stereotypes: he tells us that despite their apparent refinement, these women are experienced pledgers, familiar with the “usual questions” and comfortable with negotiating for a higher loan

(227). Appearances are deceptive, for these seemingly “delicate” women are actually “hardened” by poverty (228).

Having brought these various characters to life, Dickens ends his sketch implying that their identities and social positions are not fixed. The “young delicate girl” attracts the notice of the occupant of another private booth, “a young female, whose attire, miserably poor, but extremely gaudy, wretchedly cold but extravagantly fine, too plainly bespeaks her station in life” (228). These two young women are in turn observed by a drunk woman, “the lowest of the low,” lolling in the common shop (228). Both the prostitute and the drunk woman feel uneasy as they look upon what they recognize as figures of their past lives, and Dickens reminds his readers that the lines of social distinction are thin and often blurred. “Who shall say how soon these women may change places? . . . How many have done the same!” he muses in the sketch’s final paragraph (229). What Dickens suggests in this closing scene is not necessarily that pledging is a first step down a road to moral bankruptcy and spiritual death, for if the women “change places” there is the potential for upward movement as well.⁴ Rather, he calls attention to an uncomfortable reality of the modern age: social positions and relationships are subject to the fluctuations of fortune and finance, and what is taken for immorality may also be an unfortunate consequence of economic and social failures that are not necessarily permanent. The message is all the more forceful in a pawn shop, among women. Because women were usually in charge of managing the Victorian household, pledging was primarily a female activity, and yet because their property legally belonged to their husbands, married women did not actually have ownership of the pledges they brought to the pawn shop, an ironic confirmation of the stereotype

⁴ Here I disagree with Elizabeth Coggin Womack, who writes that the sketch “[suggests] the inevitability of the first young woman’s fate; as she accustoms herself to the loss of her trinkets, she will resign herself to the loss of her sexual purity and end her life as those beside her will do” (459).

that pawn shops were simply depositories for stolen goods (Tebbutt 42). Their financial and social disadvantages at time align Victorian women with their pawned goods, for in much the same way as pledges, women's identities are shaped by the values and roles assigned to them in both public and private life as a result of laws, customs, and social pressures. Other authors after Dickens would draw women and pledging together to examine the different kinds of exploitation they faced. Dickens's three women in the pawn shop, whom he envisions as all going through a prostitution stage, powerfully capture the vulnerability of the socially and economically disadvantaged, whose value, like a pledge, is determined and exploited by others. But it is also true that credit can be transformative and enabling. What becomes clear in "The Pawnbroker's Shop" is that pawnbroking, this business of evaluating and transforming the social positions of goods, can be particularly useful for considering the fluctuations of social identity in the new economic environment of the Victorian age.

Dickens's interest in pawnbroking as a social and financial institution continued in *The Pickwick Papers*. Its first serial issue appearing just a month after *Sketches by Boz*, *The Pickwick Papers* is another step on Dickens's road to becoming a novelist; it is presented as Dickens's compilation of the records of the Pickwick Club, meandering through scenes both comical and moving. As the book progresses and takes on a more novelistic and realist form (setting the standard for realist novels that followed), problems of money, debt, and personal integrity lend cohesion to the narrative (Claybaugh 45, 59). Mr. Pickwick frequently finds himself in situations involving financial manipulation, and he is often responsible for saving another character from ruin. One of the key episodes in the book is Mr. Pickwick's imprisonment for

debt. Refusing to pay damages to Mrs. Bardell for not marrying her, Mr. Pickwick voluntarily goes to the Fleet Prison, where he observes the dismal lives of those confined within its walls.

Upon welcoming Mr. Pickwick to the prison and inquiring after the cause of his incarceration, fellow debtor Mr. Smangle explains that “paper has been [his] ruin” (*PP* 523). Though he is referring specifically to unpaid bills, Mr. Smangle’s remark highlights certain anxieties about the role of paper in Britain’s emerging financial system. *The Pickwick Papers*, published in 1836 and set about ten years earlier, reflects a time when paper could indeed be ruinous, as the nation stopped gold payments on silver coins and paper currency after the expenses incurred during the wars with France. Margot Finn explains that “aversion to paper money . . . was both widespread and deeply rooted in Georgian England” and that people who relied upon it were thought of as having poor character (80). For while paper money and other types of written credit documents, like bills of exchange and checks, assisted the growth of businesses, the other side of this proliferation of paper was rampant forgery. It was a crime punishable by death until the Forgery Acts of 1832 and 1837, although after 1823 judges could reduce a death sentence to deportation or lengthy imprisonment (Poovey, *Financial* 9, 12; Malton 2). Suspicions about paper money lingered throughout the century. Finn quotes H.G. Wells, who recorded in his autobiography that “Bank of England notes were dealt with very solemnly in (the late nineteenth century); the water-mark was scrutinized very carefully, and the payer, after a suspicious penetrating look or so was generally asked to write his name and address on the instrument” (80).

Such cautious handling of paper bank notes sounds very much like the handling of suspicious pledges in a pawnbroking transaction, in which customers had to provide names and addresses on pawnbrokers’ claim tickets to prevent the pledging of stolen goods. But

pawnbrokers' tickets could also be suspect. The circulation of "bad paper," like that of stolen goods, was a problem in pawnbroking – a problem that demonstrated that pawnbrokers, so often perceived as predators, were not the only ones in the business who found ways to make money dishonestly. Pawnbrokers' tickets "had their own value as currency," and were sometimes involved in various pawning scams (Tebbutt 87). Some pledgers who lacked the money to redeem their own property would sell the claim ticket and then reclaim the goods before the buyer could go to the pawn shop; redemption could be accomplished without a ticket by formally declaring its loss before a magistrate, the pawnbroker, and a witness (87). Others sold pawn tickets they had obtained for worthless "duffing," or counterfeit, goods (86-87). Sometimes pawnbrokers were involved in the creation and selling of counterfeit pawn tickets to rid themselves of unwanted duffing goods or other unredeemed pledges; if caught, they could easily claim to have been duped by a duffing fraud (88). In the way that pawn tickets, both real and counterfeit, circulated among certain classes through honest and dishonest means, pawnbroking contributed to the abundance of problematic papers representing various types of wealth with which the Victorians were grappling.

Pawnbrokers' duplicates are among the "papers" that Mr. Smangle has accumulated in his indigence, for Dickens tells us that he pledged many small trinkets to stave off bankruptcy (*PP* 523). Despite being unable to pay his bills, Mr. Smangle manages to obtain "gratuitous possession" of his pawned jewelry (perhaps by selling the ticket and declaring a loss) in order to keep up appearances in prison, a fact which helps to characterize this self-professed "gentleman" as shamefully indulgent as well as conniving (523). He promptly tricks Mr. Pickwick into purchasing cigars in addition to the liquor he is already providing for his cellmates, and he is preoccupied with matters of dress and appearance (523, 526). He spins extravagant stories

about past adventures with women and horses, and brags about various cons (524). Mr. Smangle embodies the worst Victorian stereotypes of the debtor as irresponsible and greedy; prison only allows him to continue his cons and boasting with a literally captive audience.⁵ Mr. Smangle is always presenting a false version of himself for public evaluation that will earn him some social capital, like a man with a counterfeit item to pledge. His pawnbrokers' tickets add extra meaning to the crooked Mr. Smangle's comment that paper has ruined him; in the eyes of Victorians who viewed pledging as morally corrosive, each pledge ticket, even those obtained through lawful transactions, was a record of sin. Paying in IOU's, pawning and redeeming jewelry, repeating his personal mythology, borrowing money, and sending out for cigars and laundry services in the prison, Mr. Smangle is a full participant in an economy of appearances, trading in various types of monetary and social credit which have no foundation in reality. By connecting it first to Mr. Smangle, Dickens presents the pawn shop as a hub for the circulation of these types of falsehoods. It is implicated in plots of deceptive self-presentation and identity manipulation that get played out over the course of Mr. Pickwick's tenure in the Fleet.

There are grades in imprisonment, as in everything else, and Mr. Smangle's life of luxury represents only one kind of experience in the Fleet. As part of his exploration of the prison's culture, ever-curious Mr. Pickwick tours the "poor side," where dwell "the most miserable and abject class of debtors," who cannot afford the fees for their prison accommodations (533). Claybaugh has identified this part of the novel as an attempt to broach issues of social reform while also defining what realism should be, as Dickens describes the pitiful scenes that people outside the prison cannot directly observe (60). Among the pitifully sick and worn-down

⁵ Mr. Skimpole in *Bleak House* (1853) is another example of the predatory debtor in Dickens's novels, as he takes advantage of Mr. Jarndyce's good will and generosity by professing to have a childlike ignorance of money and its value: "I don't attach any value to money. I don't care about it, I don't know about it, I don't want it, I don't keep it—it goes away from me directly" (863).

prisoners Mr. Pickwick recognizes his old acquaintance and adversary, the charlatan Mr. Jingle, “his whole appearance denoting misery and abjection” (534). Mr. Pickwick is horrified to learn that to obtain basic necessities Mr. Jingle has pawned his clothing piece by piece, as he explains in his characteristically fragmentary speech:

“Spout – dear relation – uncle Tom – couldn’t help it – must eat, you know. Wants of nature – and all that.”

“What do you mean?”

“Gone, my dear Sir – last coat – can’t help it. Lived on a pair of boots – whole fortnight. Silk umbrella – ivory handle – week – fact – honour. . .” (535)⁶

As Galia Benziman has explained, Mr. Jingle’s incomplete fragments of speech match his incompleteness as a character; just as he habitually drops the first-person pronoun as the subject of his sentences, his identity is always uncertain, as he shifts between “characters” and avoids commitment as he tries out different avenues for advancing himself socially (292, 294).

Incompleteness is also a trait of the habitual pledger, who, like Jingle in the Fleet, never has all his possessions about him at once. Comically, Mr. Pickwick believes that Mr. Jingle has been consuming his clothes as food: “‘Lived for three weeks upon a pair of boots and a silk umbrella with an ivory handle!’ exclaimed Mr. Pickwick, who had only heard of such things in shipwrecks, or in Constable’s Miscellany” (*PP* 535). Dickens exploits Mr. Pickwick’s naiveté for a laugh, but on a more serious level, the idea of “living on” pawned possessions highlights

⁶ Jingle refers to the pawn shop only in euphemisms, a common habit among pledgers which speaks to the importance of privacy in pawnbroking matters and the social stigma attached to the practice. The pawn shop’s presence is suppressed even in language, and there are many euphemisms attached to the trade. The “spout” he speaks of is the chute between the downstairs pawn shop and the upstairs store room for pledges in a typical pawn shop’s design; the pawnbroker’s assistants would send redeemed pledges down the chute when they were requested, or lift them up when they were pawned. To be “up the spout” was to have one’s possessions in pawn (*PP* 225). “Uncle” was the usual nickname for a pawnbroker, and shows up in writing about pawn shops throughout the century. It is likely that Dickens’s readers would be familiar with this language because of its frequent use in nonfiction writing about pawn shops in magazines and periodicals of the day. See Appendix B for definitions of words commonly associated with pawnbroking.

the difficulties presented by a new credit-based economy in which one so frequently “lives on” one’s debts to various types of creditors, unable to actually pay them. Debt becomes sustenance.

Saying he “lives on” the boots and silk umbrella also draws attention to the way that Mr. Jingle depends on outward appearances to advance himself. Like his counterpart Mr. Smangle, Mr. Jingle exists entirely on the credit that others give him based on his appearances and the stories he tells about himself, without ever delivering on his promises. Mr. Jingle is able to use his professional talents as an itinerant actor to make himself into a useful “character” for any situation, should he detect the possibility of financial gain. Margot Finn discusses how “modern consumer credit was shaped most decisively by notions of personal character,” as it was “the basis upon which lenders extended credit to borrowers and consumers” in addition to being “a broader social and cultural measure of personal worth” (19). “Determinations of individual creditworthiness in England only rarely reflected precise knowledge of individual wealth: personal credit was a fluctuating identity concocted by a shifting range of interested parties from a fluid series of representations of the self,” she explains (21). In other words, credit relies more upon how one is perceived than the possession of any actual qualities of wealth or worthiness. Mr. Jingle is a master of self-representation; like Mr. Smangle, he takes advantage of this “economy of appearances” that allows him to gain social credit without truly having the necessary qualifications.

Mr. Jingle first appears in the novel on the first day of the Pickwickians’ adventures, handily rescuing Mr. Pickwick and his comrades from an angry crowd on the street who suspect that the curious Mr. Pickwick may be an “informer” trying to nab the cabbie (an interesting display of the kind of suspicion that pawnbrokers felt about informers at this time) (*PP* 9). After this heroic effort, he smoothly integrates himself into the Pickwickian circle without ever

introducing himself or mentioning his profession; he is identified only as “the stranger,” with Dickens repeatedly noting his green coat. Mr. Jingle’s clothes are his only characteristic that Dickens initially makes plain to his readers, describing them as out of fashion, ill fitting, badly worn, and noticeably dirty (10). Clearly the clothes are secondhand, and apparently he owns little else besides what he is wearing, as he carries only a spare shirt and handkerchief along for the journey, although he makes dubious references to his “damned heavy” bags that he has sent ahead of him (9). The poor condition, fit, and scantiness of his usual attire (possibly borrowed from the acting troupe’s costume collection) suggest that Mr. Jingle himself has no actual worth or character on his own; he is only capable of “borrowing” other characters for a time. Mr. Jingle will circulate through the novel in various adopted identities, putting them on like secondhand clothes and acting them out to gain social credit.

On Jingle’s first evening with the Pickwickians, he and Mr. Tupman go to a charity ball at the inn where they are staying, and so that Mr. Jingle is appropriately attired for the occasion, Mr. Tupman graciously allows him to borrow Mr. Winkle’s new blue coat with the special “PC” buttons, without Mr. Winkle’s knowledge (17). Always looking out for a way to advance himself, Mr. Jingle monopolizes the attentions of a widow at the ball, insulting another reveler (20). The borrowed blue coat is the sole means of identifying him, resulting in a very perplexed Mr. Winkle being challenged to a duel the next morning after the real culprit has skipped town (23). This is the first of several times that Mr. Jingle transforms himself by adopting the outward behavior of another character, disrupting order and creating trouble for everyone but himself. Joining himself to the party at the Wardles’ home, he feigns attachment to the wealthy spinster Rachel Wardle, eloping (unsuccessfully) with her and spoiling the genuinely smitten Mr. Tupman’s hopes, all the while pretending to be helping Tupman toward his goal by promising to

communicate with Miss Rachel on Tupman's behalf (97). He also appears at Mrs. Leo Hunter's costume party as "Mr. Charles Fitz-Marshall," "a gentleman of fortune" (187). This enrages Mr. Pickwick, who, enduring several embarrassments along the way, pursues him first to north London and then to Ipswich, triumphantly exposing him for the rascal that he is before the family of the latest object of Mr. Jingle's affections (317). Considering how his career is marked by repeated transformations of appearance and social value, it is especially fitting that Mr. Jingle ends up as a regular customer in a pawn shop. If pledging is the process of identity transformation for the sake of financial or social survival, he has been pawning himself all along. Like a counterfeit pledge, the worthless Jingle receives credit from the Pickwickians for presenting himself as a pleasant gentleman, but his trickery costs his creditors much irritation and embarrassment.

It is only at their second meeting with Mr. Jingle that the Pickwickians learn his name. He introduces himself at the cricket match, where he is again "faking it" to make a stab at social success, as "Jingle – Alfred Jingle, Esq., of No Hall, Nowhere" (84). One wonders how he identified himself on his pawnbrokers' tickets. His "title" emphasizes that Jingle is without place or significance, able to take on any identity he may find convenient for earning credit. Its aristocratic formulation also points to the veneer of respectability that the "nobody" Jingle has cultivated in order to manipulate his social position, a clever kind of social engineering that will be explored in later fiction by Thackeray and Trollope.

Jingle's sham respectability is particularly odious when set against the sincere politeness of Mr. Pickwick and his friends; for all their little bumbles, the Pickwickians are never anything but their courteous selves. Jingle's pretending to be someone else at the costume party goes far beyond his clothing, but, tellingly, Mr. Pickwick refuses to attend the ball attired as a famous

figure, saying he dare not compare himself to great men of the past by wearing their costume (177). In contrast to the selfish Jingle, Dickens repeatedly characterizes the Pickwickians as charitable to a fault, explaining that “general benevolence was one of the leading features of the Pickwickian theory,” although, as Juliette Smeed notes, they are “renowned as a disruptive force and prone to reduce the lives of those they interact with to a sort of cheerful chaos” (*PP* 16, Smeed 223). The Pickwickians do not operate on “credit,” but give actual demonstrations of both social and financial worthiness in their good-natured honesty and generosity. Although Mr. Jingle has caused Mr. Pickwick plenty of trouble in the past, Mr. Pickwick is so moved by Mr. Jingle’s misery in the Fleet that he pays his debts and puts his old enemy on a road to respectability with a new life in the colonies (668).⁷ Noticeably, the rehabilitation of Mr. Jingle’s character begins with Mr. Pickwick’s redemption of his clothes from the pawnbroker with a payment in coin, that most direct and honest form of money (537). His initial inability to understand Mr. Jingle’s figurative language when he says he has “lived on” his clothes points to Mr. Pickwick’s principle of honest presentation, which eventually rehabilitates the culture of “seeming” that Mr. Jingle and Mr. Smangle represent.

⁷ Claybaugh explains that Mr. Pickwick’s generosity toward Mr. Jingle in the Fleet is an example of the realist novelist’s strategy of reducing a huge social problem to one character who can be helped. Mr. Pickwick is overwhelmed by the misery he sees in the Fleet, but Mr. Jingle’s plight allows him to ignore the rest of the inmates and focus on one (62). She explains that Dickens will employ this strategy in later novels, enabling him to “transform the unfathomable city into a knowable community” (61). Yet Mr. Jingle’s reform is “unsatisfying with respect to the other debtors whose existence the novel takes pains to record,” and the limitations of reform will be a problem Dickens continues to recognize and wrestle with (61-62). Part of Mr. Pickwick’s generosity toward Mr. Jingle is his “willingness to remain uncertain about the future” (61). He expresses anxiety over whether or not there is “any chance of [Mr. Jingle’s] permanent reformation,” but is reminded that he need not be “long-sighted” about his charity; even if Mr. Jingle fails, Mr. Pickwick has still acted nobly (*PP* 670). The problem of charitable funds being put to ill use will come up again in *Martin Chuzzlewit*, with the character of Tigg, who executes a scam with funds from Old Martin. With Mr. Pickwick’s assistance and uncertainty with Mr. Jingle, Dickens acknowledges the problems associated with social reform or assistance while praising generosity that extends even to one’s former enemies.

The Pickwickians are presented as the genuine (if often naïve and disruptive) articles in a novel interested in the ability of fakes to circulate freely and successfully. The association of social counterfeits like Mr. Jingle and Mr. Smangle with the pawn shop reveals an analogous relationship between the financial credit received from the pawnbroker and the social credit gained through self-presentation. Understanding their social operations specifically in terms of pawnbroking, as opposed to other types of credit, emphasizes the repetitive nature of Mr. Jingle and Mr. Smangle's deceptions and the resultant unsettling of their identities, like pledges which are constantly shifting in how they are valued and represented.

The constant, evasive identity shifts taking place in the pawn shop connect it with another British institution featured in *The Pickwick Papers* as a site of financial and social confusion, the courts. Following the encounter with the abject Mr. Jingle, Mr. Pickwick orders his servant Sam Weller to leave the prison, out of despair for its poisonous atmosphere (538). Upset at this rejection, Sam heads to the insolvents' court, where he devises a plan for obtaining a legal order for his imprisonment in the Fleet. The mysterious workings and non-workings of the British legal system are among Dickens's most studied subjects, and chaotic and unproductive courtrooms are common scenes in his novels. But as Dickens describes the courtroom that Sam encounters, it begins to sound curiously like a pawn shop:

It is, and has been, time out of mind, the remarkable fate of this court to be, somehow or other, held and understood, by the general consent of all the destitute shabby-gentle people in London, as their common resort, and place of daily refuge. It is always full . . . there are more old suits of clothes in it at one time, than will be offered for sale in all Houndsditch in a twelvemonth. . .

It must not be supposed that any of these people have the least shadow of business in, or the remotest connection with, the place they so indefatigably attend . . . Some of them sleep during the greater part of the sitting; others carry small portable dinners . . . and munch and listen with equal relish . . . Whatever they do, there they sit from the first moment to the last . . . (539)

As in “The Pawnbroker’s Shop,” Dickens begins with the notion that the court is a place frequented by a wide swath of the population, whom he identifies as “old suits of clothes,” the most common type of pledge. The crowded inactivity of the court also likens it to the pawn shop, with its large second story for storing dusty bundles for a year or longer before returning them to their owners or auctioning them. Like pawns worn out through frequent pledging, the drowsy, shabby people gathered in the court come every day out of habit simply to sit and wait, passive accessories to larger problems the court is addressing.

Dickens’s continued focus on the clothing of the people in the court reinforces associations with the pawn shop. The rumpled state of everyone’s clothes and the barristers’ wigs is reminiscent of balled-up pawnbrokers’ bundles that deteriorated during long months in storage (*PP* 540, Tebbutt 131). Also key in Dickens’s description is the fact that “there is not a messenger or process-server....who wears a coat that was made for him,” identifying the source of the courtroom clothing in pawnbrokers’ or secondhand shops (*PP* 540). The one person who does appear “tolerably fresh” also seems unnaturally preserved, like a pledge that must be saved at all costs (540). By characterizing the courtroom regulars not just as pawn shop customers, but as the actual pledges, Dickens encourages his readers to consider how the insolvents court is a place where people are treated as objects, to be evaluated for their worth and then taken out of circulation until their debts are paid.

The final element of the court that aligns it with the pawn shop is the description of the “cheating” attorneys and their Jewish assistants. Pawnbrokers in the Victorian imagination were often stereotyped as Jews, drawing on their historical association with the moneylending trade in Europe and Great Britain, and frequently they were depicted as being dishonest and grasping, which helped to maintain the stigma against pawnbroking. Though here only the assistants are

explicitly identified as Jews, their connection to the dishonest, “greasy and mildewed” lawyers repeats popular stereotypes of the Jewish moneylender. Their lack of “fixed offices” for their practice and movements in socially marginalized spaces like prison yards calls to mind the old image of the wandering, exiled Jew, including those Jewish moneylenders who arrived in England after 1066, were expelled in 1290, and then allowed to return 350 years later (Hardaker 24). The lawyers’ and assistants’ constant movement, along with their poor appearance, also liken them to pledges, rotating between locations, without any fixity of place that would lend them real social legitimacy.

Recognizing the similarities between the dynamics of the courtroom and the pawn shop allows for an understanding of the legal proceedings for insolvency as closely related to those institutions that assist in creating it. In “The Pawnbroker’s Shop” and *The Pickwick Papers* we see that both the pawn shop and the courtroom offer spectacles of economic and social failure: the pawn shop customers watch in amazement and disgust as the drunken laborer abuses the other customers and his family, and the courtroom is filled with curious people who come just to watch the sad proceedings.⁸ Sam and Mr. Weller’s charade of debt to get Sam ordered to the Fleet demonstrate once again that credit and debt operations are in large part about self-presentation and performance (*PP* 547). The reliance of credit operations and insolvency proceedings upon self-presentation creates an environment in which dishonesty can pay, allowing Sam to support his friend, but also permitting versatile con-men like Mr. Jingle to succeed. The credit economy, which has enabled the growth of Victorian wealth and increased

⁸ George Augustus Sala observed that the pawn shop could be “compared, with a grim mockery, to the theatre; for hath it not private boxes and a capacious stage, on which is continually being performed the drama of ‘Rent Day,’ and the tragi-comedy of ‘Lend Me Five Shillings?’” (267). The pawn shop, like the theatre and the court room, encouraged performance, observation, and judgment.

flexibility of social position, makes identity more malleable and uncertain as well, with potentially negative effects.

Pawnbroking continued to find its way into Dickens's later fiction, most prominently in *Oliver Twist*, *Martin Chuzzlewit*, and *Our Mutual Friend*. In these stories, Dickens moves away from the kind of reportage that characterizes the sketch and sketch-like writing of "The Pawnbroker's Shop" and *The Pickwick Papers*, in which pawnbroking and its associated problems and emotions are more directly described. Rather, he begins to use the trade in a subtler and more imaginative way, allowing its web of associated emotions, interpersonal dynamics, and economic implications to shape his critique of the emerging Victorian economy and social life. The language and imagery of pawnbroking and pledging bring to light how economic changes have shifted the way that social identities and values are determined, encouraging personal relationships built on creditworthiness and profitability. In such an environment, as in the pawn shop, self-presentation and mutability are powerful tools.

Oliver Twist (1838)

In *Oliver Twist*, Dickens left behind the lighter, looser sketch format of his earlier works and spun a darker tale of crime, suffering, and secrets, centered on an orphaned boy who makes his way from the nightmare of the workhouse to middle-class domestic comfort. As many literary historians have noted, *Oliver Twist* is in part Dickens's response to the 1834 Poor Law, which created "sexually segregated 'Workhouse Bastilles'" for the poor (Klaver 80, Blake 1, Jay and Jay 10). To make public assistance less attractive, the New Poor Law broke up families, denied assistance to those who would not take up residence in the workhouse, and created a

highly regulated, prison-like environment for those who chose to receive aid (Richardson 15, 226). Claudia C. Klaver sees in *Oliver Twist* evidence of Dickens's criticism of the way that increasingly popular political economic principles tended to "distort" ideas about human nature, focusing on economic and monetary definitions of value and de-emphasizing moral and ethical concerns (79). As Kathleen Blake has explained, Dickens had more faith in the positive reforming power of utilitarian principles than readers of Victorian literature are usually made to believe.⁹ But he is concerned about taking a philosophy too far, so that, as Klaver puts it, "the process that political economists claim to be simply a *separation* of the economic is, in fact, a *totalization* of that category" (Blake 26, Klaver 79, emphasis original). In *Oliver Twist*, this "totalization" of economics manifests itself most noticeably in the management of the workhouse, which denies the humanity of the residents and instead focuses on their levels of consumption and economic usefulness.

But Dickens shows that the tendency to view people in material terms, as economic units, extends beyond the workhouse. In Oliver's many adventures and in the various relationships between other characters that Dickens describes, this is a novel which considers the treatment of people as objects with monetary value – as stock, capital, or security – for turning profits, gaining power, and satisfying appetites. Dickens is concerned with how economic expansion in the early nineteenth century has changed how people understand and relate to each other. Pawnbroking is a key image in the novel, a business whose practices and imaginative associations become a means of considering the human effects of strict adherence to the

⁹ Blake sees, like Raymond Williams, a commonality between Dickens and utilitarians in their "shared commitment to pleasure" (4). She argues that in his fiction Dickens stressed other ideas that Bentham also promoted, including the need for legal reform and transparency in the court system, the benefits of education, and the importance of work and financial responsibility (4-5, 13).

principles of self-interest and productivity. Specifically, the novel's pawnbroking imagery brings Dickens's concerns over the social impact of the totalizing effect of economics down to the level of the individual, drawing attention to the way that becoming merely an economic unit – specifically, a pledge whose value is constantly scrutinized and adjusted, and re-circulated – disrupts and destabilizes an individual's identity and sense of self.

Elizabeth Coggin Womack has also written about pledging in *Oliver Twist*, focusing on the relationship between pawnbroking imagery and the sexual shame of three women whose lives are intertwined with Oliver's: Agnes, whose jewelry is pawned after the birth of her illegitimate child; Nancy, who "redeems her pledge" to help Rose; and Rose, Agnes's sister, who feels too tainted by her connection to Agnes's shame to marry. The pawnbroking imagery reinforces the idea of "redemption" at the end of the novel, when Oliver is brought back into his family and Rose marries. Womack's analysis, while insightful, is limited; she notes that Oliver is likened to a "badged and ticketed" pledge while in the workhouse and held in "suspended alienation" like his mother's jewelry, but does not examine the significance of the comparison in light of his further adventures and the novel's larger economic concerns, as my analysis seeks to do. Focusing solely on the connection between pledging and sexual shame in the popular imagination, as seen in sentimental stories in many popular periodicals of the day, overlooks the everyday realities of the Victorian pawn shop that Dickens understood well, and the growing interest in the economics of pledging as legislators pondered how best to regulate it. Pledging in *Oliver Twist* is best understood not just as a sign of a need for moral or social "redemption" after a sexual fall, but, thinking more metonymically, as a set of practices that illuminate the imperiled individual in a world bent on economic productivity.

Oliver grows up in the workhouse without any knowledge of his family, but the clues are nearby, lying in a pawn shop.¹⁰ Against her promise to save the trinkets for Oliver as mementos of his mother, Old Sally steals and pawns Agnes's locket and engraved wedding ring after her death, unwilling to part with them, in case "anything [comes] of it" (302). Old Sally's reasoning highlights one of the distinctive features of the pawnbroking transaction, and one of its most appealing to customers: its lack of finality. As long as the interest is regularly paid, pledges may always be redeemed, and their ultimate fate remains uncertain. There is a sense in pledging that, as Mr. Micawber might say, "something will turn up;" pledging is full of expectations on both sides of the counter. The close connection between Oliver and the pawned jewelry accentuates the fact that his story will be one of continued circulation and identity transformation for the sake of moneymaking, with no assurance of redemption from this cycle, but always hope.

Though Dickens will not explain the history and significance of Agnes's jewelry until much later in the novel, he links Oliver to the pawn shop in the first chapter. As Richardson and Womack have also explained, Dickens uses the language of pawnbroking to describe the effect of clothing the newborn Oliver in worn-out workhouse dress, writing that once dressed in the clothes "he was badged and ticketed, and fell into his place at once – a parish child – the orphan of a workhouse" (Richardson 265, Womack 461, *OT* 3).¹¹ Most obviously, the comparison to a pawnbroking transaction communicates how the workhouse system encourages considering

¹⁰ In *Dickens and the Workhouse: Oliver Twist and the London Poor*, Ruth Richardson also notes the centrality of the pawn shop to the plot of *Oliver Twist*, speculating that the pawn shop where Old Sally takes Agnes's jewelry is inspired by a real pawn shop across the street from the Cleveland Street Workhouse, both of which were near Dickens's home in Norfolk Street from 1829-1831. Richardson's book explains that the Cleveland Street Workhouse was a likely model for the workhouse in the novel.

¹¹ When a customer pledged an item, the item was labeled with the duplicate of the pawn ticket the customer took with him, and sorted into the pawn shop storeroom, which was usually highly organized by type of pledge.

people only in monetary terms, as recipients of so much public funding, just as a pawnbroker looks at pledges only in terms of what he can expect to make from interest payments or resale, not the sentimental value they might have for the pledger. The relationship between the workhouse and its residents is fundamentally economic, not personal. But perhaps more importantly, the metaphor draws upon the associations between pledging and identity determination to emphasize how the triumph of economics has the power to change the foundations of individual identity. This initial pawnbroking image appears at the first assignation of any kind of identity to Oliver, whose mother's name and background is unknown to the workhouse attendants. He is labeled "a parish child" before he is given a name, and an arbitrary name at that. Like a pledge, he has an economic position, but his personal connections, though not erased, have been set aside, not taken into account as he is evaluated. And by comparing Oliver to a pledge in the novel's first chapter, Dickens suggests that, like most bundles of faded clothing in pawn shops, Oliver will not be "up the spout" forever: he will soon be on the move, constantly changing hands, being re-identified and valued, and used for various ends. Because he lacks the social place and value that the lost jewelry helps to prove, it is for others to determine who Oliver is and what he means – and they quickly see that he can mean profit. Others repeatedly purchase, steal, loan, keep, and assign various values to Oliver in hopes of using him for financial gain. Oliver's is not a straightforward rags-to-riches tale; instead, like an overused pledge, he cycles through times of misfortune and favor, usually passively. His cost and profitability determine his movements. Each time he "changes hands," so to speak, he is given a new value and new purpose, while his actual heritage and original identity remain a mystery to be revealed.

Oliver begins his life at the workhouse appearing to be less than worthless, and in the eyes of the officials, his famous request for more porridge proves that he is troublesome and expensive. Determined to rid themselves of this “article direct from the manufactory of the very Devil himself,” the officials advertise “a reward of five pounds to anybody who [will] take Oliver Twist off the hands of the parish” (OT 15). Such language, casting Oliver as a bad manufactured object and an article for trade, reiterates the New Poor Law’s “economic” agenda, and echoes the earlier passage that cast Oliver as a pledge. Manufactured simply for getting cash and causing trouble, Oliver is like a fake “duffing good,” a waste of money and storage space for the pawnbroker. The first applicant for Oliver, the chimney-sweep Mr. Gamfield, hopes that the five pounds’ reward will help him pay the mounting back payments to his landlord; Oliver, the pledge, is here a potential means of getting out of debt (16). Ultimately, out of concern for Oliver’s welfare (a foretaste of the kindness that Oliver will experience with Mr. Brownlow and the Maylies), the officials reject Gamfield, and instead apprentice Oliver to Mr. Sowerberry, an undertaker, who is delighted to receive such a return on his parish taxes (22-25, 28). In this story about the circulation and use of people for financial gain, it is fitting for Oliver to move from the workhouse to the business of a man who makes a profit on human bodies. For Mr. Sowerberry, each person he buries is an object whose dimensions mean a certain margin of profit or loss on coffin building materials: “I have to contend against one very great disadvantage: which is, that all the stout people go off the quickest . . . three or four inches over one’s calculation makes a great hole in one’s profits,” he confides to Mr. Bumble (26-27). Widespread illness and high death rates in the neighborhood only mean more money. “In commercial phrase, coffins were looking up,” explains Dickens (41).¹²

¹² Richardson explains that another grim piece of legislation, the Anatomy Law, passed in 1832,

The Sowerberrys immediately deem their new apprentice to be too small and more expensive to keep than he is worth (30). But Oliver's value increases, and his lifestyle somewhat improves, when the Sowerberrys notice that his delicate size, "melancholy" face, and innocent appearance make him an ideal mute for the funeral processions for deceased children (35). Originally believed to be physically unsuitable, Oliver becomes a valuable asset precisely because of his physical attributes. In keeping with his focus on Oliver as an appropriate object for display, and his materialist approach to his clients, Sowerberry treats Oliver very much as undertaker's stock: the young apprentice lives in the shop and slumbers under the counter with the coffins until Sowerberry takes him out with the other mourning paraphernalia to attend a funeral (31). Like capital, Oliver's value increases when he is circulated; in fact, after participating in so many funerals, he becomes a minor neighborhood celebrity, the star of each somber procession (42).

Noticeably, Oliver's movements between "keepers" also involve movement between public and private life, further resembling the exchange of money and goods in a pawn shop. The workhouse is a public institution, maintained by public funds, but Oliver remains cut off from actual society. In fact, Dickens refers to Oliver's move to Sowerberry's shop as his "entry into public life," for he finally leaves the workhouse and lives among everyday people. But it is an entry into public life in another sense as well: he enters the marketplace as a commodity

exacerbated the sense that poverty had become a crime, and forms part of the backdrop for *Oliver Twist*. The law aimed to lower the instance of bodysnatching for dissection by stipulating that the bodies of those who died in workhouses would be given to anatomy laboratories. Previously such a fate was reserved for executed criminals, and seen as a fit additional punishment for their crimes (227, 231). She notes that Dickens writes at the novel's conclusion that no body rests in the church where Agnes is memorialized, a reference to the fact that according to law she would have been dissected (236). The detail about Agnes's missing body, like Sowerberry's comments on his business, vividly captures how the underprivileged were treated as objects, in the most literal sense, for others to use to advantage.

worth being exchanged (27). When Sowerberry lends Oliver to his customers and takes him to see them mourning in their homes, Oliver enters, for a small span of time, into their private lives for the sake of necessary social display. Though an orphan with no family background, as a mute, Oliver in a sense becomes everyone's relative and friend. Mr. Sowerberry's circulation of Oliver through the private misfortunes of his customers to help them keep up appearances resonates with the presence of the pawn shop in the background of the novel. Like a pawnbroker's money and pledgers' possessions, as a funeral mute Oliver moves between the worlds of business and family life, repeatedly transformed so that some make money and others maintain their dignity. His services cater to the needs of a society obsessed with the imagined connection between material assets and personal worth. As the deceased's importance and value is communicated through elaborate, expensive material display, Dickens shows that even the most personal of experiences, like the death of a loved one, has become financial in character.

When the Artful Dodger brings the escaped apprentice Oliver to meet Fagin and his pickpockets, Oliver changes somewhat from being valuable stock, to a useful agent for acquiring stock. But Oliver's association with Fagin is still depicted as the possession of an important asset, which can be repeatedly used to make money. Pawnbroking continues to lurk in the background of Oliver's experiences with Fagin. As a Jewish receiver of stolen goods, Fagin is not far from the stereotypical pawnbroker in the Victorian imagination, although he is never explicitly linked to the trade.¹³ Victorian writing and cartoons tended to depict pawnbrokers

¹³ Dickens's handling of Fagin is one of the most notorious portrayals of a Jewish character in Victorian fiction. Ronald Berman sees Dickens's portrayal as less anti-Semitic than it might at first appear, pointing out that while Fagin is "grinning and greasy and hook-nosed," he is "worse but not different from the honorable members of the Workhouse Board," bad for adhering too closely to Victorian ideals of work and enterprise, not for being Jewish (64). Fagin is "a fence in a world that makes money without looking too closely at its sources;" representative of the misguided economics that Dickens criticizes more broadly in the novel (64). Deborah Nord also

dealing in stolen goods; moreover, receivers of stolen goods, or “fences,” were often connected with a pawn shop, and frequently employed children to acquire their stock (Cowan 4-5, Thomson 27). Secondhand shopkeepers, pawnbrokers, and moneylenders were often stereotyped as Jews, since Jews had historically been associated with these trades; although in reality, only a small portion of Victorian pawnbrokers were Jewish (Tebbutt 123, Hudson 100-101). In light of these connected stereotypes, the time that Oliver spends with Fagin, particularly after Nancy kidnaps and returns him after his escape, strengthens the resemblance between Oliver and his mother’s stolen and pawned jewelry. Fagin expresses his satisfaction that Oliver is now “ours for his life,” because he is worth “hundreds of pounds” to him as a pickpocket (*OT* 153, 201). He is angry at the thought that Oliver might have been killed when he lent the boy to Sikes for a robbery, expecting to get a return on the stolen goods (201).

Dickens continues to stress Oliver’s treatment as a physical object, not a person. His participation in the robbery at the Maylies, like his job as a mute, is due to the physical qualities that make him a useful tool for increasing profits: Sikes needs someone small enough to fit through an unsecured window of the house (153, 172-173). Later, when Fagin and Monks stalk Oliver at the Maylies’ home, Dickens describes them gazing upon the boy through a window (272). Cruikshank’s illustration of this scene, with the two men framed by the window and looking upon a sleeping, inactive Oliver, underscores Oliver’s position in the novel as a precious

sees Fagin as a representation of harmful economic self-interest, although she places Dickens’s handling in the context of other Victorian writing that decries “Jewishness” (meaning selfish pursuit of wealth in all people, regardless of faith) as the leading evil standing in the way of a good Christian society (“Jewish Question”). Famously, in response to criticism from a Jewish reader, Dickens attempted to atone for the character of Fagin with Riah in *Our Mutual Friend*.

commodity everyone wants to buy or steal to then use for personal gain.¹⁴ He is like that large diamond ring purchased so that it may be pawned in the future.

The several links between the long-suffering Oliver and pawn shop pledges – objects to which a monetary value can be assigned, and which can be used over and over again for gain, often through dishonest dealings – gives the pawn shop more significance in the novel than simply being the site where Agnes's jewelry is kept. Drawing upon popular prejudices against pawnbroking and pledging as the morally degenerate practices of the selfish and intemperate, Dickens invites his readers to consider how an overzealous commitment to economic success can turn disadvantaged people into objects repeatedly exploited to satisfy greedy, irresponsible consumers. Comparing the novel to *Dombey and Son* (1848), Klaver writes that *Oliver Twist* identifies the cost of an overemphasis on economic values as more social than psychological in nature: it leads to poor public policy, like the New Poor Law, and encourages enterprising criminals like Fagin and Sikes (80). But when one reads the novel with an understanding of pawnbroking, the individual psychological consequences of an economic view of human value become more evident and important. We see that existing within a purely economic framework unsettles and jeopardizes personal identity. Pawnbroking is fundamentally about determining the identity and monetary value of individual objects, and an object means different things and has different values depending on its context. Pawnbroking destabilizes and displays the complex identities of personal property, as it moves between the home and pawn shop and goes into storage for long periods of time. Just as pledges can get damaged, redeemed by the wrong person, or simply abandoned to auction, those who undergo similar processes of objectification, evaluation, and circulation are at risk for losing their sense of their true purpose and value.

¹⁴ See Appendix C, image 2, for the illustration.

With his claim to social legitimacy stuck in the pawn shop, Oliver experiences more than having different economic values and positions, and even names, assigned to him. He also undergoes multiple evaluations of his character. At the workhouse as well as at Sowerberry's shop, Oliver is considered to be devious, lazy, and unrepentant; one of the Board members remains convinced that "that boy will be hung" (*OT* 12). Mr. Brownlow determines that he is "a nice-looking boy," although his friend Grimwig holds that Oliver is deceiving him and will take advantage of Brownlow's generosity (106-107, 108). After Oliver goes missing, Brownlow becomes disillusioned when Mr. Bumble, seeking a reward, comes to report that for his whole life Oliver has displayed only "treachery, ingratitude, and malice" (136). Until they are reunited, Oliver worries, rightly, that Mr. Brownlow believes he is dishonest (252).

At the beginning of his adventures, Oliver is fairly convinced of his inherent value, regardless of his low birth, and knows that he deserves to be treated with some dignity. He reacts violently to fellow undertaker's apprentice Noah's insult that his mother was "a right-down bad 'un," and runs away from Sowerberry's, where he and his mother are undervalued (44). But after prolonged exploitation, Oliver begins to doubt his own character and his ability to determine his fate. While staying in Fagin's house after his kidnapping, Oliver fears he is doomed to a life of crime. Reading a book that Fagin gives him about the lives of great criminals (undoubtedly with the idea of making Oliver "ours for life" by providing him with behavior models), Oliver is overcome with dread, and prays "that he should die at once, than be reserved for crimes, so fearful and appalling" (157). On the eve of his participation in Sikes' burglary at the Maylie home, Oliver begins to believe in his own helplessness to avoid becoming a mere tool for dishonest moneymaking. His journey with Sikes takes a path through the Smithfield market, which Dickens describes at length:

All the pens . . . were filled with sheep; tied up to posts by the gutter side were long lines of beasts and oxen, three or four deep. Countrymen, butchers, drovers, hawkers, boys, thieves, idlers, and vagabonds of every low grade, were mingled together in a mass; the whistling of drovers, the barking dogs, the bellowing and plunging of the oxen, the bleating of sheep, the grunting and squeaking of pigs, the cries of hawkers, the shouts, oaths, and quarrelling on all sides . . . the crowding, pushing, driving, beating, whooping and yelling; the hideous and discordant din that resounded from every corner of the market . . . rendered it a stunning and bewildering scene . . . Mr. Sikes, dragging Oliver after him, elbowed his way through the thickest of the crowd . . . (164)

Dickens's decision to dwell on the animal and animal-like sounds of the livestock and people emphasizes the crude and inhuman nature of commercial transactions. The struggle for dominance in the market, with "pushing, driving, beating, whooping, and yelling," renders people more animal than human; those less powerful – sheep, oxen, pigs, even Oliver – must submit to others controlling them and using them for profits. Depicting Sikes "dragging" Oliver through a livestock market underscores Oliver's increasing despair and passivity as he simply tries to avoid incurring the wrath of his keepers by doing what he is told. He is in danger of losing his confidence in his goodness and ability to act for himself.

Oliver's fate at this point in the novel might resemble that of his mother's ring and locket. After the jewelry has languished a decade in the pawnbroker's storeroom while Old Sally clings to her ragged duplicate, Mrs. Bumble redeems and retains it. She finally hands it over to Monks, who destroys it in hopes of obliterating any claims his half-brother would have to a family inheritance. Monks believes that Oliver's identity can be erased as easily as the jewelry can be thrown in the Thames. But ultimately Oliver does not internalize the image of himself as a passive object whose fate lies in the hands of someone bent on personal gain. His turning point comes at the moment during the Maylie robbery when he decides that he will attempt to warn the family of the intruders, even if Sikes kills him in the process (174). It is a moment of self-determination, of unwillingness to let someone else make him into something he knows he is not,

an unthinking pawn. This leads to his becoming acquainted with the Maylies and finally solving the mystery of his heritage and claiming a place in the Maylie and Brownlow family circles. The jewelry is lost, but Oliver is redeemed from the pledging cycle of re-valuation, exploitation, and identity confusion. He is no longer circulating; he has been given a definite place of belonging and assigned a more permanent kind of value, based on affection, not the market. When we view Oliver as a redeemed pledge, we see not only how he is no longer treated as an object, but also how his shifting identity has been, in Dickens's idealizing way, made "private" once again and stabilized by lasting familial ties, not fluctuating economic conditions that might prompt further movement and abuse.

Of course, Oliver's safety and happiness depend largely upon the information that Nancy provides to Rose Maylie. Seeing that the boy will have a miserable life in Fagin's gang, Nancy does all she can to rescue Oliver, "redeeming her pledge" to Rose to provide information that will ensure his safety (357). The words are a pointed reminder that Nancy is another character held "in pawn." Having been one of Fagin's thieving gang since childhood, Nancy knows little else besides Fagin and Sikes ordering her to commit crimes and serve their interests; she not only provides extra income for these men through stealing, but is also Sikes' mistress, her multiple purposes being exploited on a daily basis (127, 68, 148). Sikes treats her roughly, "worse than his dog," as Fagin asserts; he frequently threatens her with physical violence if her behavior in any way seems unusual or inconvenient (362). But Nancy does not accept Rose's offer to help her start a new life, choosing instead to remain "chained" to Sikes, believing she is beyond redemption (326, 376). In her brutal murder after Sikes suspects a betrayal, and Sikes's subsequent death, Dickens shows us the potentially destructive consequences of self-interest that

stands in the way of sympathy and love. It makes some into monsters, and others into helpless pawns who do not realize their value outside this system of abuse.

Dickens's use of pawnbroking in his novels after *Oliver Twist* would shift from presenting it as an image of exploitation to using it as a representation of the processes of earning social credit. But the pawn shop remained for him, and for so many novelists after him, a site of identities fractured and confused, with personally and socially disruptive consequences.

Martin Chuzzlewit (1844)

In the opening chapter of *Martin Chuzzlewit*, Dickens details the Chuzzlewit family history, explaining that, even as the first human family contained a “murderer and a vagabond, so we never fail to meet, in the records of all old families, with innumerable repetitions of the same phase of character” (1). Highlighting family members with less than respectable reputations, Dickens satirizes middle-class pretensions to gentility in a period in which economic expansion offered new opportunities for social mobility to those with little to recommend them besides useful skills and determination (Dessner 147). Each pretentious Chuzzlewit connection and accomplishment is tied to past social and economic embarrassments: the narrator explains, for example, that the Chuzzlewits can claim ties to the Gunpowder Plot, having clearly maintained the noble old family habits by having several more relatives become unsuccessful coal merchants (*MC* 2). The novel follows the present Chuzzlewits' adventures as they vie for a slice of Old Martin's vast wealth, but this history shows prosperity to be a more recent development in the Chuzzlewit family— though conspiracy is not (1).

Among the “illustrious” Chuzzlewits of old is one Diggory, whose letters show that he was “in the habit of perpetually dining with Duke Humphrey,” that is, going without dinner (3). The narrator goes on to recount the well-connected Diggory’s relationship with an uncle “of great wealth and influence,” at whose house he kept most of his clothes and attended elegant “golden balls,” and to whom he made presents of fine family heirlooms (4-5). A master of colloquialisms, here Dickens displays his knowledge of the many euphemisms for economic distress. Gentility in this new era is largely about giving the impression of refinement and wealth, and language is a tool of self-representation. Dickens’s writing on Diggory echoes the opening paragraphs of “The Pawnbroker’s Shop,” in which Boz alludes to the fact that people of all classes rely on the pawnbroker, although when he caters to the wealthy, he is called a “silversmith” and has elegant goods displayed in his shop. Thinly disguised by fine language, pledging is woven into the Chuzzlewit family history, bringing its associated problems of representation, identification, and transformation. Diggory’s pledging habit, and his way of writing about it in his letters, are symptomatic of the close connection between respectability and self-presentation, which will be explored over the course of the novel. Pawnbroking’s early appearance signals the novel’s developing interest in characters who use their powers of self-presentation to gain financial and social “credit” that leads to success. Like *The Pickwick Papers*, *Martin Chuzzlewit* explores how new economic and social possibilities can encourage inauthenticity.

Dickens shows us a world that offers enticing opportunities for personal success, but where dishonesty thrives. One of the novel’s many “fakes” is Mr. Pecksniff, an under-qualified and unprincipled architect, and cousin to Old Martin. The 1830s was a period in which architecture was a “booming profession . . . in which governmental or self-regulation was

nugatory, [and] for which formal education was not required,” making it fairly easy to make a start in the business (Dessner 147). Passing himself off as a professional while actually lacking the appropriate education and training, Pecksniff takes in pupils for high tuition fees and employs them in drafting building plans that he then passes off as his own work. Gerhard Joseph has written thoughtfully about how Mr. Pecksniff’s dishonest appropriation of his pupils’ work can be read in light of Dickens’s concern about the laws governing international copyright. The incredible rise in demand for printed materials in the nineteenth century allowed a disadvantaged but talented young man like Dickens to find quick success as a journalist and novelist, but it also permitted others to profit even more quickly from illegal copies of his work. In 1842, having established his popularity on both sides of the Atlantic with his first six books and other publications, Dickens visited America for the first time (Joseph 259). In speeches that he delivered on his tour, he included calls for legislation that would protect writers like himself from having their works pirated in cheap editions abroad. “It becomes the character of a great country; firstly, because it is justice; secondly, because without it you can never have, and keep, a literature of your own,” he explained to an audience in Boston (*Speeches* 419). The injustice of inauthenticity, and the importance of origin and legitimacy, was something that Dickens felt keenly, but he was unsuccessful in his campaign; it would take until 1891 for the United States and England to reach an agreement on international copyright terms (Joseph 260). His experiences in America would provide Dickens with the raw material and “disillusionment” for the unflattering picture of the country he paints in the “American portion” of the novel, when young Martin goes abroad to seek his fortune and finds nothing but disease and disappointment (259). From the dishonest newsmen and politicians who offend the young men’s sensibilities, to the land-jobbers who sell them property in an uninhabitable swamp, Dickens’s United States is

populated by obnoxious braggarts and swindlers rewarded for their audacity with social and financial success.

The most odious of all the novel's "fakes" is Tigg Montague. Tigg is a hanger-on to a member of the Chuzzlewit family, Chevy Slyme, and like so many others, he hopes that the connection will prove profitable. Tigg first appears in Salisbury hoping to borrow money from Pecksniff on behalf of his friend, of whom he remarks to Pecksniff, "Every man of true genius has his peculiarity. Sir, the peculiarity of my friend Slyme is, that he is always waiting round the corner. He is perpetually round the corner, sir. He is round the corner at this instant" (43). Tigg's turn of phrase will be repeated in 1855's *Little Dorrit*, when Dickens describes the air of guilt and financial need that seems to hang about the Marshalsea prisoners, and here, being "round the corner" carries similar connotations of indigence, shame, and avoidance, as we learn that Slyme is always short of money and chooses to let someone else do the bargaining. Significantly, it is Tigg who revives the pawnbroking motif from the novel's first chapter by explaining to Martin and Tom that Slyme is "in pawn for a bill" (91). Like Diggory, Tigg is skilled at gilding the unpleasant or untrue with fine language; he describes the underachieving Slyme as "without an exception, the highest-minded, the most independent-spirited; most original, spiritual, classical, talented; the most thoroughly Shakespearian, if not Miltonic; and at the same time the most disgustingly-underappreciated dog I know" (43). Tigg aims to impress with his fancy speeches and affability, and judging by his shabby appearance, these are his only assets, much like Mr. Jingle. As the narrative moves from Chuzzlewit family lore to its

contemporary adventures, the pawn shop continues to be connected with characters who rely on appealing presentation for their social credit.¹⁵

The next time we encounter Tigg, he is in a London pawn shop haggling for a higher loan. Martin, who resorts to pledging to cover his daily expenses while waiting for an opportunity to emigrate, listens in the next box. Tigg's rhetorical skills are on full display as he argues with the unimpressed pawnbroker, who refuses to give more than two shillings for Tigg's usual pledge, a worn out shirt. As the ticket is written out, Tigg explains that his name is the same, his "claim to the dormant peerage not being yet established by the House of Lords," but that he has moved from Mayfair to Park Lane, where he has better accommodations for his several servants (190-191). Tigg is only joking with the pawnbroker, who knows him as a regular customer. But the comic exchange between the two men once again draws out the idea that gentility is about having certain trappings - fine speech, a particular kind of name, an impressive residence filled with servants – and that it is now possible for anyone to acquire these assets and the respect they command. Personal identity has become less permanent; it can be altered even with superficial changes like these. This cultural shift and its representation in the Victorian novel has been well documented by literary critics, but its connection with pawnbroking in this and other novels emphasizes an aspect of identity transformation that is not always noticed, and which Tigg's adventures will come to show: that a person can be always changing, always in the process of becoming someone else. Pawnbroking is a practice in which

¹⁵ Lawrence Jay Dessner has also written about how Tigg, and other characters such as Jobling, rely on their "considerable talents for self presentation and self-promotion" to advance themselves, lacking traditional assets like family and education. See "'I rise with circumstances': Making it in Dickens's *Martin Chuzzlewit*," *Dickens Quarterly* XIV:3. While Dessner sees the American portion of the novel as being "without thematic relevance," I see the dishonesty that Martin encounters there as another iteration of dishonest representation for personal gain.

credit depends on successful presentation, but it is also most frequently never-ending, an ongoing process of movement and change. Pawnbroking associations encourage us to view characters' social movement not in a straight line, but in circles, so to speak, as they reevaluate how best to achieve social goals, and experience successes and setbacks in their quest for credit. It makes us aware of the continued mutability of identity, which can change in response to economic or social demands, like a multi-faceted pledge.

Delighted with his performance for the pawnbroker, Tigg peeks into the next box to see if his neighbor also enjoyed the show, and recognizing Martin, he guides his acquaintance through the pledging process during his first visit to the "Golden Balls" (191). Tigg takes it upon himself to identify Martin's watch and commend its value, saying it is "warranted to perform correctly, upon my personal reputation, who have observed it narrowly for many years, under the most trying circumstances" (191). Of course this is all as false as the name Tigg assigns Martin, Chicken Smivey, and his address, creating another instance of an identity transformation in the pawn shop. Tigg's smooth talking earns him a begrudgingly bestowed commission from Martin, who asks Tigg to leave him alone for good (192). Martin finds Tigg abominable for his constant wheedling for cash, but Martin soon follows his example in at least one respect: regular pledging.

In his account of Martin's new habit, Dickens captures not only the actual details of the pledging experience – the private booths, the pawnbroker's inquiries, the regular customers who plead for higher loans – but also the emotions that the business evokes, in language that echoes his writing in *Sketches by Boz*. On his first visit to the pawn shop, the "bashful and uninitiated" Martin waits until it is dark, ashamed for even strangers on the street to see him about the place

(190).¹⁶ But as he continues to take his clothes to the pawn shop “for conversion into money,” Martin becomes less self-conscious about what he is doing: “And it was strange, very strange, even to himself, to find, how by quick though almost imperceptible degrees he lost his delicacy and self-respect, and gradually came to do that as a matter of course, without the least compunction, which but a few short days before had galled him to the quick,” Dickens writes (193-194). After just five weeks, Martin no longer minds being seen about the shop, nor feigns an air of businesslike importance as he wanders the streets with nothing to do (194). He has entered another social world, by way of the pawn shop.

Here as in “The Pawnbroker’s Shop,” Dickens softens his description of the “listless idleness” of the London poor and the way Martin loses his “self-respect” through pledging, by explaining that such habits like these are “human” (194). The two paragraphs that Dickens devotes to reflecting on Martin’s changing attitudes toward pledging recall Boz’s fairly sympathetic viewpoint, with remarks on how such lowly scenes and people should not be judged too harshly:

Oh, moralists, who treat of happiness and self-respect. . . bethink yourselves in looking on the swift descent of men who *have* lived in their own esteem, that there are scores of thousands breathing now, and breathing thick with painful toil, who in that high respect have never lived at all, nor had a chance of life! . . . go, Teachers of content and honest pride, into the mine, the mill, the forge, the squalid depths of deepest ignorance, and uttermost abyss of man's neglect, and say can any hopeful plant spring up in air so foul that it extinguishes the soul's bright torch as fast as it is kindled! And, oh! ye Pharisees of the nineteen hundredth year of Christian Knowledge, who soundingly appeal to human nature, see that it be human first. Take heed that it has not been transformed, during your slumber and the sleep of generations, into the nature of beasts! (194)

¹⁶ Martin’s fear that “every person whom he passed suspected wither he was going” and the care he takes to avoid being seen is similar to David Copperfield’s anxiety that his schoolfellows would think of less of him if they knew that he had once been a regular at the pawn shop, on errands for the Micawber family. For David, being acquainted with such disreputable activities feels more alienating than his lack of education (*DC* 222).

Once again, Dickens characterizes pledging as unfortunate, yet backs away from condemning pledgers as morally corrupt. The emphasis is again on the idea that such habits develop due to trying circumstances beyond one's control, and, as Martin's own case illustrates, circumstances can change rather quickly. He soon receives twenty pounds from an anonymous benefactor (his grandfather) and is able to afford passage to America with Mark. In a strange sense, Martin is more financially independent when pledging his clothes and scraping by than when he uses his grandfather's gift to go abroad and start his new life. Yet the pawn shop changes Martin. Pledging represents Martin's first experience with real sacrifice, and his self-denial during his poverty is a first step toward the selflessness he will learn over the course of the novel. As Martin's change of heart and habits reminds us, the pawn shop is a place where transformations can occur, beyond just turning old clothes into money and back again.

The pawn shop reappears in *Martin Chuzzlewit* along with Tigg, its faithful patron, framing his rise and fall as a London businessman. With the few pounds that Old Martin pays him to keep an eye on his grandson in London, Montague Tigg, who prides himself on his ability to "rise with circumstances," turns around both his luck and his name to become Tigg Montague, head of the Anglo-Bengalee Disinterested Loan and Life Insurance Company (690, 371). His business partner is David Crimp, whom Dickens identifies, in the euphemistic language that usually accompanies the profession, as of "the triumvirate of the Golden Balls," and the "tapster at the Lombards' Arms" – the pawnbroker we met earlier (370). And like his many transactions at Crimp's counter, Tigg's latest venture is an exercise in performance and identity manipulation. While his antics in the pawn shop failed to fool Crimp, Tigg's pretensions to gentility are more convincing now. The reordering of his names is only one way in which he seems to become the opposite of what he once was. He trades in his ill-fitting, "stretched and strained" military dress

and dirty appearance for fashionable clothes and jewelry, boasts a coach and footman, and drives his fine horses confidently along the streets (41-42, 369-370). “And yet, though changed his name, and changed his outward surface, it was Tigg. Though turned and twisted upside down, and inside out, as great men have been sometimes known to be . . . still it was Tigg: the same Satanic, gallant, military Tigg,” Dickens proclaims (370).

In true Satanic fashion, Tigg focuses on the art of presentation in the absence of real ability, constructing a lavish physical space in which to “make a show, without any money at all” (372). The company’s main office (appropriately, for the business of a man from nowhere) “is in a new street,” and, like Tigg, excels in surface appearances: it is in a building “resplendent in stucco and plate-glass,” and inside, everything is “newly plastered, newly painted, newly papered, newly countered, newly floor-clothed, newly tabled, newly chaired, newly fitted up in every way, with goods that were substantial and expensive . . .” (372). The company’s long name appears on every surface, as if words were enough to make it legitimate (372-273). But words do have power: Tigg’s imposing office is only outdone by his persuasive speech. While Secretary Crimple, having, like his partner, adjusted his name, takes care of the “plain work of the company” (which includes fraudulent figuring), Chairman Tigg rules in “the ornamental department . . . the inventive and poetical department” of the business, and he manages to charm Jonas Chuzzlewit, among others, into investing his money (372).

At the time of Dickens’s writing, insurance companies were notorious for swindling customers, as it was easy to avoid government oversight and operate “as secretly and irresponsibly” as one wished (Russell 87). Moreover, as Tigg himself knows, insurance companies could be founded without much capital and quickly start collecting money (85). A rash of companies started after the 1820s, creating fierce competition that inspired wild

advertising claims (85-86). One company, the Independent and West Middlesex Fire and Life Insurance Company, was famously exposed for fraud in 1839, and likely inspired Dickens as he wrote *Martin Chuzzlewit* (89).

Similarly, pawnbroking went through a period of rapid expansion from the 1820s to the 1840s, but confusing and inadequate regulations meant that illegal pawnbroking also found room to thrive (Tebbutt 13). It was common for the owners of large pawnshops to refuse low-value pledges because it was difficult to cover business costs and make money on small loans without charging the poor people who required them exorbitant interest (121). Unlicensed dealers saw an opportunity, “dealing with the moth-eaten and dilapidated goods which more respectable pawnbrokers refused to touch” (121). It was estimated in 1830 that there were almost twice as many illegal pawnshops as licensed ones in London; Glasgow was another major center of illegal pawnbroking (122). Unlicensed practice often consisted of “pawnbrokers” pretending to purchase the pawn, which meant that to redeem the item when the customary month-long retention period expired, customers had to pay a retail price, not simply interest (122). Henry Mayhew’s *London Labour and the London Poor* provides a vivid description of these “pawnshops for the very poorest,” with their high interest rates for “the merest trifle advance” and short retention periods for the pawned goods (qtd. Hudson 60). They were “notorious receivers of stolen property, especially of clothing,” notes Hudson (60). Perhaps unsurprisingly, it is the old pawnbroker Crimple who absconds with the money when the insurance business is revealed to be “a swindle altogether” (MC 640). The pawnbroker profits from thieves.

As a business which promises financial assistance in times of need, but is in reality ruinous, the Anglo-Bengalee Disinterested Loan and Life Insurance Company is not unlike an unlicensed pawn shop. Dickens’s choice to align Tigg’s business with pawnbroking through his

partner and the kind of service the company provides not only points to its chairman's determination to change his social identity repeatedly through skillful self-presentation, but also draws attention to the social conditions that would draw customers to Tigg's firm. The growth of pawn shops and insurance companies suggests that the volatility of the Victorian market fueled desire for stability and certainty. Distrustful of banks, many Victorians left valuable assets and even cash in the hands of the trusty local pawnbroker, and life insurance similarly promised to maintain financial stability against disasters. But while the pawnbroker's stock remained dormant, not invested, pawnbroking demonstrates a different kind of instability, of identities and their values, as pledges move among different contexts and are evaluated by varying standards – especially their appearances, which may be misleading. Tigg shows us that while the growing power of appearances can help one “rise with circumstances” along the social scale, in the wrong hands, such power poses a threat to economic stability, like a fake on the pawnbroker's counter.

Our Mutual Friend (1865)

Since the early 1840s, pawnbrokers frustrated with the strictures of the 1800 Act had been lobbying for major reforms to the legal regulation of the trade, and by the mid-century, small improvements had begun (Hardaker 75). Although the 1800 Act was still in effect, other new laws allowed pawnbrokers to exercise more control over their business operations. In 1854, Parliament repealed the usury laws, which granted pawnbrokers the freedom to determine their own interest rates for loans over £10 (Tebbutt 99). However, “industrial” pawnbrokers were not granted this privilege; it only applied to city pawnbrokers (99). The 1856 Dolly Shop Act

“extended the legal definition of pawnbroking to include those who pretended to buy pledges, and inflicted penalties for operating without a license,” increasing the number of licensed dealers (127). Because court cases resulting from informers’ reports had become so petty and numerous, the Mitigation of Penalties Act was passed in 1859 to reduce fines from cases brought by career informers with “malicious” reports (93). In 1860, the so-called “Halfpenny Act” made small pledges more lucrative by allowing the 1/2d. ticket fee on pledges less than 5d. Pawnbroking historian Alfred Hardaker reflected in 1892 that while the passing of the Halfpenny Act might not have satisfied those pawnbrokers who were hoping for more sweeping reforms, it did demonstrate that change through lobbying was possible (110).

While there were still many who decried pledging as a social evil, and pawnbrokers as villainous, overall, the mid-century saw a shift in the way that the general public viewed the business. Tebbutt writes that “[an] appreciation of the way that the pawnbroker kept the poor from the workhouse and acted as a check to pauperism was possibly reinforced by the hard-headed humanity of a new generation of mid-century reformers who adopted a more efficient and informed approach towards poverty,” and that popular writing became “more sympathetic” toward the practice (115). “My Uncle,” a sketch that Dickens wrote with George Wills for *Household Words* in 1851, is a good example of mid-century writing depicting the pawn shop as a necessary means of getting disadvantaged people through lean times.¹⁷ It is much more sympathetic toward the issue than any of Dickens’s previous writing. The most striking quality

¹⁷ Another representative example is Sala’s description of the pawn shop in 1862: “Certain wise men, political economists and pseudo-philanthropists, point at the plethora of pawnbrokers’ shops as melancholy proofs of the poor’s improvidence. But the poor are so poor, they have at the best of times so very little money, that pawning with them is an absolute necessity; and the pawnbroker’s shop, that equitable mortgage on a small scale, is to them rather a blessing than a curse. Without that fourpence on the flat-iron, there would be very frequently no bread in the cupboard” (267).

of the sketch is the narrator's use of the euphemism "uncle" as an extended metaphor for the pawnbroker, claiming a personal relationship with him in the title and throughout the piece, and thereby connecting himself with the host of "nieces and nephews" who rely on the pawnbroker's benevolence. Rather than the more detached observer of "The Pawnbroker's Shop," Dickens makes the narrator of "My Uncle" part of the scene by making him one of the "family." While "The Pawnbroker's Shop" claims that pawn shops catered to people of all classes, the familial language of "My Uncle" shows in an even stronger way that the pawn shop creates communities through individuals' common needs.

The piece lauds the pawnbroker as a "truly great man," the practitioner of a trade rooted in antiquity (367-370). The pawnbroker is also praised for his admirable habit of "minding his own business" while being regularly exposed to all the private business of others (370). Importantly, in terms of its contribution to the rehabilitation of pawnbroking's image, the piece stresses that pawnbrokers are engaged in a trade every bit as complicated and economically significant as any business in the City, and perhaps even more so: like so many other writers about pawnbroking, the authors stress that a pawnbroker's work "[demands] a wider range of judgment than the ordinary banker needs to exercise," as he needs a working knowledge of the value of "every portable article in existence" (370-371).

Dickens and Wills cast pledging in the most everyday terms, making it seem as normal and acceptable as making a withdrawal at the bank; the pawn shop is the bank, after all, for so many people (372). The piece documents what a person might expect to encounter at any given pawn shop – mostly women; pledges of all kinds, including cash; the famous "spout"; and the highly organized storeroom – and relates a few anecdotes about memorable pledges and customers. The authors are careful to note that the pawnbroker can count among his customers

even the most respectable, and they debunk several myths, including that the pawnbroker prospers in lean times (377). The final paragraphs express regret that “there is a prejudice against [the pawnbroker],” for he is an honest businessman who very well may be “a real convenience and an absolute necessity” for some people, and he does not try to take advantage of them (377-378). In its content and tone, “My Uncle” is as favorable to pawnbrokers as any of the century’s many apologies written by actual tradesmen.

The pawn shop makes brief appearances in several of Dickens’s later novels, including the semi-autobiographical *David Copperfield* (1850), whose title character goes there so often on Micawber family business that he becomes friends with the pawnbroker (159-160). In *Our Mutual Friend*, Dickens returns to the pawn shop to explore the problem of understanding real value in an economic environment in which the best are debased and the worthless can earn credit. In this last completed novel, Dickens shows that even the ordinary pawn shop, having always been as a place of unsettling transformations, can be redeemed.

Our Mutual Friend plunges readers into a London of darkness and debris. Dickens’s “black shrill city” is a “sooty spectre” full of dirt and waste that suffocates and kills, drowning even the buildings in its smog (149, 420). There is a clear sense that this dirtiness and decay is connected to London’s business activity; the smog grows blackest over the City, the heart of London commerce, where “City grit” invades the body (420). Commerce sickens and destroys: “A grey dusty withered evening in London city has not a hopeful aspect. The closed warehouses and offices have an air of death about them, and the national dread of colour has an air of

mourning,” he writes (393). Yet the deathlike atmosphere is profitable, for the entrepreneurs of *Our Mutual Friend* make their money on wasted and decayed material: Gaffer Hexam sweeps along the Thames looking for drowned bodies to strip of valuables; Old Harmon amasses a fortune in the dust collection business; Jenny Wren makes dolls’ clothes out of useless scraps of fabric; the taxidermist Mr. Venus “articulates” and preserves the dead bodies of humans and animals that he buys from hospitals and fishes from the river. Poor people walk the streets scrounging for scraps of paper and other garbage they might be able to sell (393). And there is plenty to be found.

With lifeless bodies turning up in the river and living bodies choking on the smog, *Our Mutual Friend* escalates Dickens’s criticism of Victorian capitalism, begun in *Oliver Twist*, as a system which derives its strength from ruined lives. As the scavenging trades of the characters demonstrate, wealth often has ugly sources: the “mysterious paper currency which circulates in London” is really only trash blowing through the streets (144). Daniel Scoggin writes that the novel shows “how the demands of mid-Victorian capital have successfully naturalized the most nauseous of economics; according to the logic of equivalent exchange, the refuse of death – body parts, paper, waste, and dust – are never safe from being recycled and made to turn a profit,” challenging “the common Victorian assessment of capital’s vigor” (99-100). The ideal “circular flow” of Smith’s economy is rendered at best disgusting and at worst predatory (Smith qtd. Scoggin 100). The idea that all things can be turned into money finds grisly expression in the conversation between Mr. Venus and Mr. Wegg, who wishes keenly to know where in his shop the “articulator of human bones” keeps his amputated leg, and how much it might be worth (*OMF* 82-83). “What did you give for me?” and “What will you take for me?” Wegg asks, his use of the personal pronoun making his inquiries especially gruesome, as it not only suggests that

all of “me” could have a price, but also equates “me” with decayed flesh, foretelling the ultimate effects of participating in this economy (82). Wegg will spend the novel digging through Old Harmon’s dust heaps hoping to find a will with which to blackmail the Harmon family, only humiliating himself in the process.

On a larger scale than *Oliver Twist*, the intersecting plots of *Our Mutual Friend* demonstrate how opportunities to advance socially and financially can lead people to use others to their advantage, cruelly manipulating and mistreating them to earn different types of social credit. Among the “birds of prey” that stalk through the novel is an unscrupulous moneylender. Fascination Fledgeby, “a kind of outlaw in the bill-broking line,” operates a lending office in the City, following in the footsteps of his father (268). Dickens surrounds the ruthless Fledgeby with sacrificed securities. In a particularly unsettling version of the common habit of pledging one article to pay the interest on another, Fledgeby’s mother married his father as payment for a debt she was unable to settle (268). Likewise, Fledgeby’s reluctant front man, Riah, labors to repay the debts he owed the elder Fledgeby (277). Cheap foreign wares, given as payment for debts, crowd the counting house; the fabric scraps which Jenny purchases from Riah are the “damage and waste,” articles that likely have no value as secondhand merchandise (280). Even Fledgeby’s Turkish pajamas, Dickens tells us, were “got cheap from somebody who had cheated some other somebody out of them” (422).

Like those who trade in decayed matter, Fledgeby buys “queer bills” – “waste-paper,” as he calls them – at low prices, and profits when payment is due (423). Hiding behind his Jewish front man, Fledgeby manages to fool even that master of deceiving appearances, the upwardly mobile Lammle, buying up his furniture bill and ordering Riah to press him for payment (564). As a person who purposefully gives credit to those most undeserving of credit, like the swindling

Lammles, while hiding his connection with the bill business to keep his own reputation intact, Fledgeby fully supports and participates in a ruinous social-credit economy based on rotten matter and rotten characters made unrecognizable. Appropriately, he exits the novel having been brutally beaten by a vengeful Lammle and “pickled” in vinegar-soaked brown paper scraps by a charitable Jenny Wren (723).

Fledgeby’s bill-broking business has a counterpart at the other end of the social spectrum, in Limehouse Hole. At age nineteen, Pleasant Riderhood inherited her mother’s illegal pawnbroking business, a “leaving shop” under the guise of a seaman’s boarding house (350).¹⁸ Being outside the law, Pleasant charges high rent for poor rooms and high interest rates for poorer pledges (356). But Dickens repeatedly cautions readers against thinking ill of her, telling them to consider “her own unfortunate experience” (351). Having lost her mother, she now depends on an unreliable and abusive father, and lives in a community where domestic discord and tragedy are regular occurrences (351). The boarding house and leaving shop help her to maintain some independence and dreams of a better life. “For sailors to be got the better of were essential to Miss Pleasant’s Eden,” Dickens explains (351). Despite her usury, Pleasant does have values: she decidedly disapproves of the attack on John Harmon, saying to him, “I am as much against violence being done to seafaring men, as seafaring men can be themselves. I am of the same opinion as my mother was . . . Fair trade . . . but no robbery and no blows” (356). Though it brings his anger down upon her, she encourages her father to be honest with Harmon and not “get into more trouble” by continuing to lie about his role in Harmon’s attack, and helps Harmon by providing him with some information about Lizzie Hexam (361). Dickens does not romanticize Pleasant, even going so far as to give her an unappealing lazy eye that hints at her

¹⁸ A leaving shop, or a dolly shop, was a pawn shop for those pledges with such low values that they would not taken by a licensed pawnbroker.

somewhat skewed definition of “fair trade,” but he does not condemn her, either, instead characterizing her, like Riah who unhappily labors for a dishonest firm, as a victim of circumstances rather than anything truly vicious. He concludes, “All things considered . . . Pleasant Riderhood was not so very very bad” (351).

Nor is the leaving shop, in fact. Despite usury, and the plate of stale pastries on the counter that disguises the business from the authorities, Pleasant’s shop is a rather honest place, for it does not transform anything to suggest a greater value that it actually possesses. Operating with a capital of about fifteen shillings and dealing in such articles as worn clothes and worthless watches, the leaving shop is a place where almost nothing in material assets becomes almost nothing in cash – transactions resulting in almost nothing in terms of the social credit the patrons gain from their new spending power. It keeps its poor customers, and Pleasant herself, functioning at a low level of economic activity and social prestige when they have nothing to support pretensions to anything grander. In a move similar to using Riah in an attempt at defending against the anti-Semitism he formerly channeled with Fagin,¹⁹ with the leaving shop, Dickens somewhat subverts the association between pawnbroking and dishonest presentation that he engages in earlier fictions. He does remind us of this idea earlier in the novel, though, when a guest at the Lammles’ lavish wedding, the most ostentatious display of non-existent wealth in *Our Mutual Friend*, remarks that the bride’s father “must have been a pawnbroker, or else how could these people do it?” (119). As the only place where trash is worthless, Pleasant’s

¹⁹ I agree with Deborah Nord’s assessment that the portrayal of Riah does not entirely rehabilitate any anti-Semitism in the characterization of Fagin, because of the way that Riah claims to have done harm to his own people for having worked with Fledgeby, saying that as a Jew he must not only have, but appear to have, a spotless character, because of the prejudices against them; to others he represents all Jews (*OMF* 726-727). Nord sees this as being “somewhere between allegiance to his people and acceptance of a form of anti-Semitic thinking as the rule by which he must govern his life” (“Jewish Question” 40-41).

leaving shop works against the perverse capitalist circulation that Dickens envisions and in which Fledgeby's lending business participates.

As Deborah Nord has observed, at its heart *Our Mutual Friend* is about the possibility of transformations: from trash into treasure, from death into life, from evil into good, and from nobody into somebody – and vice versa. Both Fledgeby's counting house and Pleasant's leaving shop, initially sites where lives are ensnared and hurt, become places where positive transformations occur to recognize the worth of the undervalued. Riah (whom Jenny Wren calls her "fairy godmother," suggesting his powers of change), converts the dingy rooftop of the counting-house into a garden, where Lizzie and Jenny find solace from their stressful lives with their abusive families ("Jewish Question" 38-39, *OMF* 279). Jenny characterizes the place as a kind of heaven, where one can, for a time, happily be "dead," rather than one of the living grubbing for money and power in the dirty streets below (*OMF* 281). Riah himself finds that his relationships with Lizzie and Jenny provide an escape from his odious work as Fledgeby's front man and encourage him to work for good. He helps Lizzie elude the unwanted attentions of Bradley Headstone and Eugene Wrayburn by sending her to his friends at a mill outside town, and plans to go to them to seek help in starting a new life after the embarrassed Fledgeby finally releases him (728).

Pleasant also experiences a transformation, moving from the domestic horror of her father's house Limehouse Hole to a new life with a man who has loved her since he first met her in the leaving shop, while he was looking for a parrot to stuff. Having refused him several times, Pleasant eventually marries Mr. Venus, but stipulates that he can only work with the bodies of men, children, and animals (782). She does not wish for his eyes to see her in a "bony light," as a body that he could take apart and sell in his shop (783). Even this former "bird of prey," who

once waited eagerly for each new customer whom she might exploit for high interest payments, has reservations about being viewed as something to be preyed upon. In her restriction on Mr. Venus's work she makes an effort to insulate their private life, as much as possible, from the world of moneymaking that the novel has documented. Theirs is one of three marriages that conclude the novel, all of which include a partner – Pleasant, Bella, and Eugene – who has been drawn back from the clutches of mammon and society and placed in a life-giving domestic partnership based on affection, not profitability. In his final novel, Dickens shows the pawn shop taking part in its greatest identity transformation: changing from a site of economic exploitation and deceit to become a place where honest and uneconomic relationships might be kindled.

On the first day of Mr. Pickwick's acquaintance with Alfred Jingle, the two men ride together toward the inn where Jingle will wreak havoc at the ball. Explaining his inattention to Jingle's prattle, Mr. Pickwick remarks, "I was ruminating . . . on the strange mutability of human affairs." "Ah! I see – in at the palace door one day, out at the window the next," replies Jingle (*PP* 11). Jingle himself later experiences such a change in fortune, which leads him, like so many others in Dickens's writing, to the pawn shop. As credit operations there transform the status of goods and people on a monthly, weekly, or even daily basis, the pawn shop is a place where the "strange mutability" of Victorian economic and social life finds full expression. There Dickens saw a space perfectly suited to his novels about social climbers and victims whose identities are continuously reshaped by their changing market values, determined largely by superficial appearances. As in a pawn shop, one has to show to advantage to earn credit and be

transformed into something valuable. Pawnbrokers may seem to reward dishonesty, but, as Dickens suggests in his later writing, they may in truth be the most clear-sighted about real value. He never lost his fascination with the narrative possibilities the pawn shop held: his last entry in his memoranda book before his death in 1870 reads, “The pawnbroker’s account of it?” (Richardson 267). In Dickens’s hands, it would no doubt have been a memorable story. But many writers after him would tell their own versions, following many of the precedents he set in the fictional representation of pawnbroking.

Chapter 2

“What might, perhaps, have been expected”: Thackeray’s Pledging and Social Speculation

More than thirty years before Dickens described Fascination Fledgeby’s underhanded dealings in *Our Mutual Friend* (1865), another young English gentleman, William Makepeace Thackeray, got a taste for the bill-broking trade. Having withdrawn from Cambridge and spent two and a half years traveling and spending money (and briefly pursuing legal studies), Thackeray decided to settle down at last to regular employment at a London bill-discounting firm (Ray 1.159). Thackeray’s time with the firm proved short; one of his bills was challenged in March 1833, and he left the business, turning his attention to art and journalism (1.159). He began contributing to *Fraser’s Magazine* about a year later, launching his literary career.

Lamenting the lack of records from the bill-discounting period in Thackeray’s life, biographer Gordon Ray speculates that the author “must have acquired a considerable knowledge of the London half-world from this connection,” imagining his acquaintance with “dandies down on their luck, shady practitioners in dubious enterprises, agents, bailiffs, and moneylenders” (1.159). Such might have been the case, but during his lifetime Thackeray denounced anyone who insinuated that he possessed intimate knowledge of the seedy side of London finance, as one writer did in 1854, calling Thackeray “that old ex-note-shaver” (Ray 1.160). In 1843, Thackeray wrote an angry letter to the editor when Deady Keane, a fellow writer at *Fraser’s*, wrote a satirical sketch about “Bill Crackaway,” the “editor of a psuedophilosophical magazine” and a London bill-broker (Collins 73). In the sketch, Crackaway eagerly gossips about the financial ruin of a lord, displaying his familiarity with dishonest dealings in the City (Collins 73, Ray

1.159). Thackeray wrote that he had been “grossly insulted [and] abused in the Magazine,” and threatened to quit unless Keane were fired (qtd. Collins 72).

In his fictions, Thackeray would lampoon the class anxiety at the root of similar efforts to obscure unflattering connections and experiences, particularly those connected with financial distress.¹ In *Vanity Fair* (1848), for example, the elder George Osborne turns away from his old friend John Sedley when Sedley loses his fortune and must live more humbly, even though, years before, it was Sedley who helped Osborne achieve his own financial success. What Thackeray’s novels show, as does his own reluctance to acknowledge his first career, is that respectability depends largely upon solvency, and that “respectable” people often have less than polite ways of making money and managing their worldly affairs. Underneath the smooth surface of the world that Thackeray’s middle and upper-class characters inhabit – one of fine clothes, jewelry, and dinner parties – lies a complicated credit system linking individual socialites with each other, banks, gambling houses, indulgent merchants, and pawn shops. Begging and borrowing is common practice to maintain, as Harry Warrington expresses it, the “equipage and apparel requisite *for a young gentleman of good family*” (*V* 249, emphasis original).

Among the various ways that characters stay afloat, pledging stands out for the greater class differences between creditors and debtors: one usually gambles with friends, but regular pledging creates more compromising associations for society’s elite, with these connections

¹ Such irony was a defining characteristic of many Victorian literary careers. Mary Poovey observes that the concern that many mid-century novelists felt over their own financial situations was “at odds with” the way that their novels usually treated money with “disgust” (*Genres* 374). Nancy Henry also comments that novels of the mid-nineteenth century, including *Vanity Fair*, “became increasingly preoccupied with matters of finance as they affected wider ranges of society,” and “seemed to express hostility toward the capitalist system in which they participated through the public marketing of their books and the private management of their wealth” (119). This irony continued throughout the century and would be best captured in George Gissing’s most successful novel, *New Grub Street* (1891), which railed against the commodification of literature.

serving as an unpleasant reminder of the greater fluidity between classes in the money economy. Accordingly, in Thackeray's novels the pawn shop keeps a lower profile than in Dickens's tales. Though they are hardly glamorous, Dickens's pawn shops remain in full view, visited and discussed fairly openly by the characters, and carefully described by an author with obvious first-hand knowledge of the space, which he gained as the child of a father deeply in debt (Slater 19). Even Martin Chuzzlewit overcomes his initial shyness and loiters carelessly outside the shop door. Thackeray's wealthier characters, by contrast, cautiously conceal their need to pledge, and the pawn shop remains off stage: we do not witness the pledging transactions. Briefly described or recollected, pledging is nevertheless at the heart of Thackeray's fictions, often playing a significant role in the central crises the protagonists experience, and in determining how certain characters are to be judged.

Barry Lyndon (1844), *Vanity Fair* (1848), and *The Virginians* (1859) each feature a character attempting to overcome humble beginnings and other social disadvantages, and climb to the top of English society. While shameless social climbers usually occupy a secondary role in Dickens's novels, like the odious Uriah Heep and Montague Tigg, they are central figures in much of Thackeray's fiction, which pays even closer attention to the problems which accompany increased opportunity for social mobility and the expanding options for the upper and middle classes to claim status based upon forms of consumption and display. Thackeray was, after all, the journalist who, in the series of essays for *Punch* later published as *The Book of Snobs*, developed the modern definition of the word "snob" as one who "[seeks] after the trappings of a higher class" (Ferris 409). In relating the adventures and catastrophes of Barry Lyndon, Becky Sharp, and Harry Warrington, Thackeray explores the networks of social and financial credit and currency that support those at the top, and the moral flexibility necessary to ascend economic and

social ranks. Pledging enters the novels at critical junctures, drawing attention to the ways in which characters rearrange their identities for personal gain, while also demonstrating the lack of integrity among those who wield social and political power, which often precipitates their downfall. Pledging in these novels is consistently associated with duplicity, capturing that basic condition of a pawned object that is both cherished private possession and impersonal public commodity, owned and disowned, material and immaterial. Thackeray's pledgers sustain multiple identities almost simultaneously, in plots of purposeful personal transformation that go beyond even Tigg's in scope and duration. As Ina Ferris has noted, as it depicts the problems and possibilities related to increased social mobility, Thackeray's fiction often focuses on the "ambiguous border" between classes and social groups, finding inspiration in "sites of transition" like hotels and public houses (410). The pawn shop is another site of transition, where we see more clearly the processes of personal change that have public consequences in terms of gaining social credit and acceptance. For Thackeray, pledging represents the most damaging kind of exchange: that of personal honor for social advantage. It is a secretive, selfish activity with consequences far more cruel and painful than exorbitant interest rates. Most critically, in its trading of one necessity for another, pledging creates a lingering sense of personal incompleteness, a persistent lacking that is never fully overcome.

It is important to note that these three novels are all pre-Victorian stories, set in the mid to late eighteenth and early nineteenth centuries. The mid-eighteenth century was a time of transition for British pawnbroking, as it moved from a marginalized, illicit activity to a more recognized and regulated sector of the financial world. In 1603, the Act Against Brokers had attempted to curb the selling of stolen goods in shops that combined pledging and secondhand dealing (Tebbutt 70). Tebbutt points out that the name of the law indicates that "the very term

pawnbroker had yet to be precisely defined” (70). But by 1750, Britain was home to about 250 large pawnshops and many smaller ones (Hudson 33). The amount of writing on pawnbroking during the mid-eighteenth century suggests that the growth of the trade in England was a matter of much concern. Pawnbroking was generally viewed with suspicion. In 1732, one John Ayliffe, anxious over the fact that “the professed Mystery of private Pawn-Broking has lately crept in among us here in England, by [he knew] not what Devices and Corruptions,” published a pamphlet explaining ancient Roman pledging law and current practice in other countries (vi). His hope, he claims in the preface, is that “the ensuing sheets . . . shall be of . . . service to our Legislature, in the forming of some good Bill upon Pledges and the Disposal thereof, in order to prevent the Mischiefs arising from Pawnbrokers and the like set of Usurers, who prey on the Necessities of miserable Men, and destroy publick Credit” (ix). Another pamphlet written in 1744 by an anonymous pawnbroker attempts to restore dignity to the trade during this time of doubt and mistrust, and disentangle pawnbroking from its associations with crime; the author exalts the pawnbroker as a hardworking, honest helper to those in need, and condemns those few criminals who bring shame to the profession (*Apology*).

A 1746 bill making all pawnbroking illegal failed to pass, after a spirited speech by Robert Hicks in the House of Commons convinced members that regulation, not suppression, was the solution to dishonest trade (Hardaker 29). There was clearly a need for pledging, but the trade required better definition and official parameters to have a legitimate place in British finance. “An Act for the better Regulating of Pawnbrokers” was then passed that year to protect respectable pawnbrokers from “divers Persons of ill Fame and Repute, who live and reside in Garrets, Cellars, and other obscure Places, taking upon themselves the name of Pawnbrokers” and committing an array of offenses, such as taking in stolen goods (Hudson 33, *Regulating of*

Pawnbrokers 1, Hardaker 29). The Act focuses on the problems of establishing identity and accountability, aiming to guard against all manner of “fakes” and falsehoods in the transactions. It creates a clearer distinction between reputable pawnbrokers and “divers Persons of ill Fame and Repute” by requiring pawnbrokers to obtain a license (*Regulating of Pawnbrokers* 2). To be licensed, a pawnbroking hopeful had to have either served as an apprentice in a shop for seven years, or be a tax-paying homeowner for two years (3). All applicants had to be “Persons of good Character and Reputation” (3). Pawnbrokers were also responsible for keeping records of the identities of pledgers and purchasers of forfeited goods, and were expected to be on the lookout for suspicious pledgers and pledges, asking pledgers to “give a reasonable account of themselves,” and turning over to the authorities anyone who seemed to be pledging stolen goods (5, 8, 9).

Definitions of what constituted legal pawnbroking continued to take shape over the second half of the eighteenth century. The Pawnbrokers Act of 1757 “attempted to define the obligations of the pledge relationship for the first time, although it was really little more than a portion of a larger act dealing with fraud and gaming in public houses,” writes Melanie Tebbutt (73). As before, the legislation focused on “the trade’s criminal tendencies,” making it possible for pawn shops to be searched for stolen goods and making the pawnbroker liable for any stolen goods knowingly or unknowingly received (74). Significantly, “stolen goods” now included “material being laundered, repaired, or made up,” as it was fairly common for domestics, apprentices, and other workpeople to pawn the items they were working on that actually belonged to their customers or employers (72, 74). The length of time for retaining pledges under £10 was extended to two years and customers could claim the profit after expenses from the sale of goods over £2 (74). Tebbutt observes that this last provision “reflect[s] the greater

understanding that small debtors generally were beginning to receive from the middle of the century” (74). In 1784, legislation set interest rates for loans under £10 at 20% per annum, required duplicates of pledge records for the customer regardless of a request, and reduced the time for retaining goods valued over ten shillings to a year (74). In 1789, the annual interest rate for loans between £2 and £10 was set at 15% (75).

Eighteenth-century pawnbroking legislation, then, was in a large degree about defining the business, and identifying the central problem in the pledging transaction as one of authenticity. How could one know if the pledger or the pawnbroker were the genuine article? The more comprehensive 1800 Act’s confusing array of “pains, penalties, and pitfalls” made it nearly impossible for pawnbrokers to follow it correctly, and the potential for dishonesty was extended to malicious “informers” trying to catch well-meaning pawnbrokers committing an infraction (Hardaker 41). Subsequent laws to correct basic problems with the 1800 Act would not come along for decades. Thackeray’s historical novels are set in a time when the pawnbroking trade was fraught with problems of definition and accountability, the same kinds of problems that his ambitious central characters present. Barry Lyndon, Becky Sharp, and Harry Warrington are all difficult to identify, with heritages clouded by foreign overtones that render them to a degree unknowable. They move through the novels surrounded by a fog of rumors about their backgrounds, and avoid scrutiny by distracting others with charm and wit. And naturally, they are all habitual pledgers, bound up in the practice not only by their money management, but also in their practice of repeatedly transforming their identities for personal advantage, often occupying two conflicting roles at once.

In Thackeray’s novels it matters little *what* is pawned (for we are far from the sentimentalism of *Oliver Twist* [1838]); instead, what matters is how the loan is used for social

advancement. Pledging goes hand in hand with gambling, gambling addicts using the pawnbrokers' loans to continue playing when all their ready money has run out. In his consistent pairing of pledging and gambling in his novels, Thackeray draws upon the superstition that pawnbrokers' money was lucky for gamblers: in "My Uncle" (1851), Dickens recounts how gamblers would "pawn bank-notes in order to get pawnbrokers' cash to play with" (376). While this follows conventional Victorian wisdom that the pawnbroker merely encouraged vice, gambling with pawnbrokers' loans also magnifies the power of credit to enable participation in risky social advancement schemes. At the same time, it emphasizes to an even greater extent the highly abstract concept that money became for the Victorians, as it moved further away from a material presence in the marketplace. Thackeray's gamblers transform property into cash, and cash floats around the gambling table, the bets growing ever higher until even the pawnbroker's loan cannot cover the losses, and IOU's get passed out. In these patterns of play, gambling extends the transformative qualities of the pawnbroking transaction, as the pawned object eventually gets transformed into a piece of paper worth essentially nothing. And yet, as Amanpal Garcha has pointed out, "nothing" is often at the root of nineteenth-century financial speculation and fortune-making (76). Garcha argues that gambling and the circulation of IOU's in the Victorian novel serve as "apt metaphors for the early nineteenth-century individual's increasing reliance on economic practices based on the lack intrinsic to speculation and indebtedness" (77).² Thackeray himself lost his inheritance when borrowers from the Indian agency-house where his money was invested defaulted on their loans and the house went bankrupt (77). But, Garcha notes, "indebtedness can set the stage for modern life's most

² Ina Ferris also explains that in the financial wheeling and dealings of his characters, Thackeray demonstrates how "credit replaces tangible notions of property and exchange with intangible ones. Concrete and material notions like land and goods give way to abstract and immaterial ones like credit and sign and the circulation of information" (412).

amazing spectacles and magical transformations,” such as those of Thackeray’s bankrupt characters, and including, perhaps, his own brilliant career writing to make up for his lost fortune (76).³ The historical settings of the three novels discussed here soften Thackeray’s social satire while also revealing the deep roots of problematic elements of the Victorian economy, such as its volatility, and its reliance on rampant financial speculation, which Trollope would probe in the unapologetically titled *The Way We Live Now* (1875) (Ferris 412). When we take careful notice of its connections to the pawn shop, career gambling and gambling addiction in Thackeray’s historical novels can be seen not just as representations of the risks and possibilities of financial speculation, but also as signs of how Victorian money – rapidly gained and lost in meaningless and even exploitative economic “play” – has the ability to transform its possessors, even when that “money” exists only as credit, debt, or rumor.

Before turning to each of the three novels, it is helpful to examine first “The Painter’s Bargain” from Thackeray’s early publication, *The Paris Sketch Book* (1840), because it establishes some of the basic concerns associated with pledging in his fiction. In it, pledging serves as the chief means of economic survival for a struggling couple, as well a model for understanding the motivations behind the frustrated husband’s deal with the devil.

³ Gary Simons has detailed Thackeray’s earnings from his journalism career from 1838 until the publication of *Vanity Fair*. By 1844, writing for many of the day’s popular journals, primarily *Fraser’s Magazine*, *Punch*, and the *Morning Chronicle*, he was earning about £60 per month, the most he would make from his journalistic publications (85, 91). His letters “are replete with complaints regarding the low rates of periodical pay and supplications to editors for increased pay,” a reminder of how his writing career, like that of Dickens, Trollope, and Gissing, was motivated by real financial need (64).

The Paris Sketch Book (1840)

During the late 1830s Thackeray had established himself as a writer with regular contributions to *Fraser's Magazine*, including *Catherine*, *A Shabby Genteel Story* and *The Yellowplush Papers*. In July 1840, he published *The Paris Sketch Book*, a collection of short pieces on French life and people, which, similar to *Sketches by Boz* (1836), included some previously published material. In addition to Thackeray's original essays and stories, it also contained adaptations of French stories and translations of poems by Béranger. The essays express conservative English opinions on French politics, art, and literature in the voice of Thackeray's persona, M. A. Titmarsh, while the stories narrate life among French society, with its rogues, gamblers, and swindlers. Pawning appears briefly in several of the sketches, usually revealing the means by which the fashionable people of Paris manage to pay for their clothes and amusements. In "The Painter's Bargain," however, written in the style of a folktale, pledging plays an integral role in a family's moral and material decline.

When Simon Gambouge and Griskinissa first marry, they live comfortably on Griskinissa's small inheritance, but soon find themselves unable to pay their bills and unwilling to make any sacrifices for the sake of economy (*PB* 58). The pawn shop provides an easy solution to their troubles, and in a month, they pawn "[Griskinissa's] gold chain, her great warming-pan, his best crimson plush inexpressibles, two wigs, a washhand basin and ewer, fire-irons, window-curtains, crockery, and arm-chairs" (59). Mrs. Gambouge jokingly observes that "her uncle" has become "a second father," her own father having cut the wasteful couple off from his charity (58-59). The narrator notes that this joke is clearly a sign that "her mind was corrupted," and her sweet nature forever changed (59). The pawn shop, as "a kind of El Dorado," is working its transformative powers on the household (59).

According to Gancha, one of the central features of the nineteenth century that distinguishes it from prior eras is the capacity for transformation (67). Drawing on the work of Jürgen Habermas, Gancha characterizes the nineteenth century as a time of preoccupation with the idea of novelty, “the transitory, the elusive and ephemeral,” as industrialists sought to create new desires for myriad manufactured goods, and journalists and authors sought readers for an ever-growing number of magazines, periodicals, and books full of text to be consumed on a regular basis (60-61, 67). Certainly it was a time for social transformations, enabled by the transition to a money economy. The neighborhood pawn shop, as Thackeray shows it here, is another element of the modern world which seemingly promises quick and easy changes – of objects into cash, of poverty into prosperity, of deprivation into enjoyment – these transitory pleasures obscuring the fact that by pledging, one is simply losing one kind of material comfort for another, and paying dearly for it. Every purchase made with a pawnbroker’s money is a moment of self-consumption.⁴

As so many zealous Victorian pamphleteers would affirm, a visit to the pawn shop was only a stop on the way to the local tavern, and Griskinissa soon takes to regular drinking: “She swallowed the warming-pan in the course of three days, and fuddled herself one whole evening with the crimson plush breeches,” the narrator explains, Thackeray’s use of metonymy here strengthening the sense of the wastefulness of alcoholism (*PB* 59).⁵ Gambouge’s cries of despair

⁴ Gancha points out that journalists essentially marketed consumers to themselves, confirming the public’s beliefs in the writing that they were hoping the public to read and enjoy. This is another example of modern self-consumption (63).

⁵ An 1820 pamphlet, for example, asks, “Why do public houses, gin shops, or if you please, liquor vaults, increase so rapidly and spread so extensively? And why do such numbers of both sex haunt those places, not only amidst the bustle of the day, but in the silence of the night, wheeling through our streets and disturbing the repose of those who are at rest in their beds? Are not the increase and prosperity of these places, and the injurious practices of those who frequent them, greatly encouraged by the PLEDGING SYSTEM? Most assuredly! For when their

summon the devil Diabolus, who will give Gambouge whatever he wants for seven years before taking him to hell. Gambouge agrees, essentially placing himself in pawn with no hope of redemption. Gambouge's second wish, after requesting a rich meal, is to have the restaurant's silver plate so he can pawn it for cash (62). It is an odd wish for one who could, with a few words, have all the money he pleased. In one sense, Gambouge's desire to have something to pawn illustrates how thoroughly the pledging routine has become ingrained in the Gambouges' lives and so "corrupted their minds." Yet it is also an indicator of the role of material property as a signifier of wealth. With its origin in a material object and not simply a wish, Gambouge's money seems real to him; there is something solid to confirm the value of the bank notes. By selling the plate to the pawnbroker (who will not take the stolen plate as a pledge), Gambouge funds an evening of gambling, and with help from Diabolus, wins a fortune. Like pawning the restaurant plate, gambling demonstrates how Gambouge's enjoyment of his devilish bargain is further complicated by his habitual recourse to other vices to attain his desires. The thrill of these risky moneymakers has itself become a pleasure worth seeking. With money to speculate, Gambouge is a new man. The ability to risk losing money is the surest sign of wealth.

Yet he has a change of heart; he is wary of this unstable world of speculation, even though it can yield great returns. Gambouge's visit to the pawnbroker to redeem the silver plate is the start of his moral restoration, not only because he decides to return the stolen dishes and become a philanthropist with his gambling winnings, but also because he traps the pawnbroker into exposing his own dishonesty as he tries to sell the plate back for more than it is worth (64). His victory at the end of the story comes through a similar trick, when Diabolus refuses to grant

money is expended, and their worse than brutal thirst still exists, what scheme will they not devise, and what methods will they not adopt for a fresh supply. Away go the implements by which they earn their bread, and the clothes which defend them from the inclemency of the weather, and anything they can lay their hands upon, to quench the unholy fire within" (3).

Gambouge's wish that the devil live with his shrewish wife, and so must release Gambouge from their contract. In both cases, Gambouge enforces a rule of constant value against those who would allow the market values of silver plate and devils' words to change. As one who rejects speculation and fluctuating values, uses his wealth to perform good deeds and win public esteem, and holds even the devil to his word of honor, Gambouge displays a certain atavistic gentlemanliness.⁶ He prevails over the shifty world of modern capitalism, which the devil, in his constant shape shifting and ability to create something out of nothing, embodies (Garcha 79). Still, Gambouge's success grows out of the constantly shifting fortunes at the gambling house. He cannot be entirely free from the ways of modern moneymaking.

Thackeray's tale evokes popular prejudices against pawnbroking as morally corrupt and corrupting, but the pawnbroking elements in the story, and the way that they inform the deal between Gambouge and Diabolus, also speak to what Gambouge and his wife truly desire: transformative credit, both financial and social. The pawnbroker and the devil each grant the Gambouges what others will only extend when they are obviously wealthy. Gambouge wants to be taken at his word, and with the devil's bargain, his speech becomes literally empowered to improve his material and social conditions, a kind of easy credit exceeding even the pawnbroker's. At the story's end, we discover that it has all been a dream; Gambouge is still the poor husband of a drunken wife. The fantasy speaks to a modern fascination with the increasing ability to transform one's economic and social position through the seemingly simple processes of speculation and consumption. But in the ending to his dream Gambouge demonstrates a desire for old-fashioned, class-based stasis, a permanence of condition that is not threatened by the shape-shifting, speculator devil to whom he owes his fortune (Garcha 81). These dual

⁶ One mark of Thackeray's gentleman, according to Ferris, is that his steady virtuousness counters the volatility of the market (414).

desires, to both revel in the “dynamism” of the modern age and its transformative powers, and nevertheless preserve certain privileges based on older ideas of rank, form the basis of the irony of Thackeray’s novels about social upstarts who claw their way into aristocratic circles, and then desperately try to stay put, even as their fortunes change (Habermas qtd. Gancha 67).

Barry Lyndon (1844)

Thackeray’s first major success as a novelist was *The Memoirs of Barry Lyndon, Esq.*, written as the remembrances of a man who, as a teenager, ruins his prospects in his native Ireland and eagerly sets out to do whatever he can to count himself among Europe’s elite. Though his life story intersects with some of the most important political events in Europe during the latter half of the eighteenth century, Barry Lyndon’s quest for social eminence feels distinctly Victorian, as he cultivates a wealthy, cosmopolitan image based on manners and material props while having next to “nothing” behind the facade. The novel exemplifies Thackeray’s “virtual obsession” with “fake” gentlemen, as he relentlessly exposed how easy it was to simulate “gentility” as it became more ambiguous in the nineteenth century, signified by new forms of consumption and self-presentation (Ferris 414). Barry is a gambler, who “risk[s] [his] status in order to improve it” by engaging in a series of charades, the most important of which is running a faro bank and playing cards among European courtiers (Rosdeitcher 415). Yet though Barry always speaks in terms of his “luck” improving or running out at his life’s most significant moments, the effect of gambling on his life and thinking is rivaled by that of pledging. As one who says of himself, “I have been in debt ever since I was born,” Barry is no stranger to pawn shops, and notions of pledging and debt shape his biography in powerful ways,

as he uses his skills of self-presentation to act the part of a born gentleman and earn various types of social credit that allow him the chance truly to advance himself, making good on the loan, as it were. He engages in this same “pledging” process with the readers of his memoirs, asking them to listen to his life’s apology and consider him an admirable gentleman.

Barry begins his memoirs by establishing himself as a descendent of Irish kings. Though his family lost their former glory through war, political upheavals, and dissipation, Barry explains that he has “learned to despise heartily the claims of some *pretenders* to high birth,” and proudly trumpets the greatness of his ancestors (*BL* 3, emphasis original). But Thackeray, in an editorial pose, includes a footnote explaining that despite Barry’s description of a vast Irish estate once owned by his family, “his grandfather was an attorney and maker of his own fortune” (8). In some ways, Barry Lyndon was born to be a pretender, for the family has a legacy of exaggerated eminence. Long before he sits down as an older man and writes his memoirs, Redmond Barry (as he is originally named) grows up hearing stories about his family’s fabled past from his mother, and she passionately instructs him to “support [his] name with [his] blood” (17). Indeed, such pretensions seem to be something of a national pastime, as Monsieur de Galgenstein, the Prussian recruiter who exposes the teenage Barry as a deserter from the British forces, laughingly observes: “I was once with the Irish brigade . . . and there was scarcely one of [the soldiers] that was not descended from Irish kings” (84). Barry’s entire book, as is his life, will be devoted to proving that his exploits are only the means of becoming the person he truly is: a gentleman. Elizabeth Rosdeitcher notes how even as Thackeray’s novel “charts the beginning of a new social process whereby identities are projected into the future, rather than preordained by the past,” it demonstrates how this social world “retains the older social form [of nobility and the feudal system] as a disguise,” which lends legitimacy to newly achieved social

position (417). Barry will adopt many different disguises in the novel, all of them gentlemanly, but Thackeray continually undercuts Barry's requests for the readers to credit his account, with wry footnotes mocking Barry's angry retorts against those who would accuse him of being an imposter.

While Barry is engaged in becoming what he claims to have always been, he nevertheless hides the quality of which, in his opening remarks, he seems to be most proud: his Irish heritage. Both Barry's and his mother's intense pride in their "noble" Irish birth is at odds with their efforts to escape or diminish their Irish-ness to increase their social prestige, a fact that hints at their awareness of their position on the margins of respectability, whatever lineage they may claim. Barry's mother delights in her temporary residence in England as a young married woman, and is ever after "pleased to be called the *English* widow" (10, emphasis original). Barry, who reveals that he once pawned a silver tray engraved with the family coat of arms, is also quick to discard his heritage when it might prove beneficial to be from someplace else (45). When he leaves home to escape the consequences of having defeated his romantic rival in a duel, Barry, like Mr. Tigg, rearranges his first and last names, and then tells the first acquaintance he makes on his journey, Mrs. Fitzsimons, that he is English (51). He also claims to be an English gentleman after he deserts the British army; he reflects that he "talked [to other officers he encountered] about [his] English estates with a fluency that almost made [him] believe in the stories which [he] invented," even though "[he] knew nothing about England" (79). Despite passing as English, Barry continues to judge his experiences from an Irish perspective. When he is staying with the Fitzsimonses, for example, he does not think much of the shabbiness of his room as a sign that the couple is poor, because, as he explains, he is accustomed to homes being in some disrepair in Ireland (55). He also displays marked prejudice against the English, calling

the English soldiers “clumsy louts” (103). Later in life, Barry will reclaim his original name and pride in his Irish heritage; he and his uncle the Chevalier de Baliberi, travel through Europe as “two Irish noblemen,” maintaining this identity as Barry pursues and marries Lady Lyndon, who initially (and long after) disdains him as a “vulgar Irish adventurer” (186). But when he returns home to Ireland after eleven years’ absence, he finds it shabby and “savage” compared to places he has been on the Continent:

After having witnessed the splendours of civilised life abroad, the sight of Dublin in the year 1771, when I returned thither, struck me with anything but respect. It was as savage as Warsaw almost. . . The people looked more ragged than any race I have ever seen, except the gipsy hordes along the banks of the Danube. There was . . . not an inn in the town fit for a gentleman of condition to dwell in. Those luckless fellows who could not keep a carriage, and walked the streets at night, ran imminent risks of the knives of the women and ruffians who lay in wait there,—of a set of ragged savage villains . . . (200-201)

After his marriage Barry decides not to spend much time at his Irish estates, for, as he explains, “I had small inducements to remain in [Ireland] after having tasted of the genteeler and more complete pleasures of English and Continental life” (242). Once again, being Irish is no longer fashionable. Barry’s relationship to his Irish heritage is much the same as his relationship to the baubles he keeps about himself to pawn when he is short on cash. Sometimes wearing it increases his prestige in certain circles; at other times, it is better to trade it in for something more useful until he needs it again. His ambivalence toward his Irish-ness and his partial adoption of an English identity is one aspect of the duplicity that will come to mark him as a habitual pledger: he is both Irish and English and neither, always going between the two and exploiting the credit value of these identities.

Even during boyhood Barry is skilled at the art of personal embellishment, boasting to schoolmates about his family’s evaporated wealth. But during his time with the Fitzsimonses, he learns how to “fake it” on a grand scale. Like Barry, the Fitzsimonses are Irish pretending to be

English, and Barry marvels at the “genius for idleness” possessed by the captain and his Irish friends, a quality Barry, with his characteristic Irish pride, feels Englishmen lack (58). He adapts quickly to their style of fashionable living on a small budget. Having little or no ready money, Barry and the rest of the Fitzsimons social circle operate on a complex system of abstract exchange, “[playing] upon honour” and “[paying] on account” at the card tables, and using each other’s IOU’s to pay their debts to various tradesmen (59). Importantly, part of Barry’s education in the art of self-presentation involves learning to manipulate the pawnbroking system, which will become a key method of self-advancement as the novel progresses. Enjoying liberal credit at the tailor’s and jeweler’s because of his professed gentility, Barry learns to pawn his unpaid-for suits and jewelry to keep a little cash on hand (59). He becomes as thoroughly an “imposter” as the rest of them (57).

But being an imposter can get a habitual pledger into trouble, since pawnbroking transactions so heavily depend on identity establishment. Following his mother’s advice, Barry signs his pawn tickets “Barry Redmond,” keeping his charade intact – but his monogrammed linen tells a different story (60). As it so often is in Victorian fiction, the pawn shop is the site of the recovery of an identity laid aside – this time, with comically catastrophic effect. The discovery of his false identity forces Barry to flee and join the army, but once there he encounters Captain Fagan and learns that confusion over his names has caused him even more trouble: had he only thought to check for mail under his proper name instead of his alias, he would have gotten his mother’s letters explaining that Captain Quin did not die from his wounds after all, and Barry might have safely returned home (65). It is one of the novel’s clearest illustrations of how thoroughly Barry internalizes the false persona that he adopts; he cannot return home again, because he is no longer Redmond Barry in his mind. He cannot resume an

identity he has been so pleased to discard; the only way to go is forward, toward the elevated status he already believes he possesses.

“Barry Redmond” is the first of several identity alterations Barry recounts in his memoirs. His stint as a British soldier comes to an end when he steals the clothes and identity of a wounded lieutenant, the aptly named Mr. Fakenham, and deserts the army (78-79). But his excessive and misinformed vaunting about his English respectability leads his traveling companion Galgenstein to realize that Barry is a deserter, and he is pressed into service for the Prussians (83). Barry’s switching from the British to Prussian armies reflects his constantly shifting identity and allegiances as he vies for social advancement, marking him as a pledger, but it points to broader social and political instabilities as well. In reflecting upon military life, Barry emphasizes how confusing the Seven Years War was, as the causes were difficult to determine and its political alliances were strained and altered throughout (67). It also involved alliances that went against traditional ties, as Catholic Irish soldiers, part of the British forces, fought for the “Protestant hero,” Frederick II of Prussia, against other Protestant nations (67). Prussia’s pressing of foreigners into military service further confuses national identities; in the Prussian army, Barry serves alongside French, English and Saxon men (90). Thackeray has his hero commence his adventures in self-transformation at a time when all of Europe is in a state of identity confusion.⁷ Barry’s attempts to become the true aristocrat he claims to be while paradoxically adjusting his persona to advance further get thrown against the struggles of a

⁷ Elizabeth Rosdeitcher analyzes the significance of the wartime setting in *Barry Lyndon* in light of Elaine Scarry’s belief that war breaks out “when the system of national self-belief is without any compelling source of substantiation . . . That is, *it is when a country has become to its population a fiction that wars begin*” (qtd. Rosdeitcher 416, emphasis original). Rosdeitcher calls the various conflicts in Europe and America during the Seven Years’ War “part of a contest to authenticate national self-definitions” (416). Barry’s adventures and his memoir, like the war, are an attempt to make the fiction he has created about himself become real.

continent engaged in much the same project, with an equally confusing web of narratives that even those directly involved cannot understand. Thackeray presents a picture of a world in which no one can be trusted, as identities and motivations constantly shift, and loyalties are self-serving. Military service is not noble, but a bewildering experience of being traded and used for the advantage of distant powers wanting to validate their belief in their superiority – much the same as Barry's pawning and gambling with his trinkets to become a gentleman.

The bulk of his memoir describes Barry's adventures with his father's eldest brother, who, in a similar attempt to feign nobility, calls himself by the elegant title of the Chevalier de Baliberi. Barry meets his uncle in Prussia when the Minister of Police asks Barry to spy on him, but instead Barry becomes his uncle's partner in self-promotion – another instance of the warped and broken loyalties across personal and national lines that the war encourages. Barry's partnership with Baliberi, his benevolent uncle, sets him on a path of professional duplicity, engaging him in literal pledging transactions that support and parallel his personal identity transformations for social credit. It is one of several prominent uncle-nephew relationships the novel describes. Barry's maternal uncle, Michael Brady, assumes the role of benefactor during his youth, and Barry spends much time enjoying the comforts of Brady's home and playing with his children. He greatly admires his uncle Brady and so values the horse that Brady gives him that while a part of the Fitzsimons circle he pawns other items to avoid losing the horse (59). When pretending to be English after he deserts the British army, Barry goes so far as to claim that he has an uncle who is the British ambassador to Berlin (79). The captain whom Barry serves in Prussia is the favorite of his uncle, the Minister of Police, and borrows from Jewish moneylenders with "notes of hand payable upon his uncle's death" (110). This uncle in turn bribes Barry to report to him on his nephew's finances (110). The prominence of the figure of

the indulgent but watchful uncle in the novel helps draw the concept of pledging to the center of the story, prior to and beyond its importance as a means of economic survival for Barry and the Chevalier and a representation of their social movements. It is an example of the trend that Eileen Cleere identifies in Victorian fiction, in which the abundance of benefactor uncles, rather than fathers, represents the growing supremacy of economic relationships over personal ties and inherited status that a paternal relationship would signify (4). The uncle, the pawnbroker, the creditor, represents the possibility of transcending origins that Barry so desperately desires. Yet in his claims to aristocratic heritage, Barry figures his efforts at transcendence in classic pawnbroking terms, as a return, to a prior state of inherited gentility his family has lost through precisely the same kinds of wars and vices that he is using to advance himself. The novel demonstrates that social life and values do not really change much over time; the “law of the uncle” that Cleere sees emerging in the commercial climate of the nineteenth century to replace the “law of the father” is based upon the same social objectives and carried out through the same kinds of corrupt dealings (Cleere 24-25).

Barry and the Chevalier engage in a complicated dance of pledging, gambling, cheating, and disguise to get the “credit and money” they need to fund their lives as elegant gentlemen (*BL* 128). Like that of many habitual pledgers, the Chevalier’s savings account is his collection of “trinkets,” which he takes to “Friend Moses” when he is short on cash (117). Investing in this “property” is “the only way of keeping a little about me,” he says (117). But the Chevalier’s baubles also serve another purpose: convincing creditors that he is trustworthy because he can afford such finery. Even Barry, who has already exploited the “advantage of having a gentlemanlike appearance” to “[procure] credit when [his] fortunes were at their lowest ebb,” is initially convinced of his uncle’s wealth: “Indeed, I thought, from his splendor of appearance,

the knick-knacks about the room, the gilded carriage . . . that my uncle was a man of vast property,” he recalls from their first meeting (96, 116). Property has little social value unless it can convince someone else that its owner is truly prestigious. When Barry becomes his uncle’s partner, he too invests in an impressive array of portable property that “[becomes his] station” as a gentleman (128). And it still serves its other purpose: pawning their jewels and clothes helps Barry and his uncle scrape together enough capital to make a fresh start when their faro partner Pippi runs off with all their money (133).

While they enjoy the credit that allows them to wear fine clothes and jewelry, Barry and the Chevalier are also creditors. As in the Fitzsimons circle, the men play cards “on parole” with others “of honour and noble lineage” like themselves, and they allow losing card players to sign promissory notes for their losses (128). Redmond de Baliberi (yet another name shift), as the “fighting man” of the pair, collects the debts at a later time (128-129). Dispossessed of their lands, exiled from their native country, and traveling through Europe gathering promissory notes and collecting debts, the two Irish gentlemen become refracted images of the Jewish pawnbrokers and creditors with whom they deal throughout the novel (152). Thackeray even goes so far as to make Barry “very dark and swarthy in complexion” to heighten the sense of his ominous foreignness among the people he encounters (103). He does not belong in these exalted circles; he merely preys upon them.

Playing upon de Baliberi’s generous credit, like regular pledging, can be ruinous. Central to Barry’s fate, and occupying a large portion of his memoir, is the story of Barry and his uncle’s involvement with a compulsive gambler and a shrewd pawnbroker. In Barry’s plot to win the wealthy Countess Ida from her intended husband, the Chevalier de Magny, and the terrible chain of events that it puts in motion, Thackeray crystalizes the image of pledging as representing the

worst kind of false presentation and compromise of values. Barry's charades take on a much more sinister tone in this part of the novel, as he attempts to advance himself by encouraging others to become equally duplicitous. Still, Barry himself is shocked by the dishonesty and selfishness that his plot uncovers, reminding readers of the widespread corruption of social values among those who present the most faultless fronts. Like the confused war, the debacle at the court of the Duchy of X--- presents Barry as just one of many in a dangerous pageant of pretense.

Hoping to take Ida as payment for Magny's accumulating gambling debts, Barry becomes a self-professed pawnbroker to encourage Magny to keep playing, taking family jewels as partial payment for losses and having Magny write IOU's and records of his payments in jewels (143, 145). Over time, Magny creates a paper trail that would enrage his strict grandfather and jeopardize his inheritance, but the most damning evidence Barry and his uncle can use against the unfortunate gambler comes from an actual pawnbroker (143). Barry's uncle takes one of Magny's emeralds to a pawn shop, and as is so often the case, the pawnbroker knows the truth about the pledge he evaluates: the emerald actually belongs to the Princess, who is infatuated with Magny and pays his debts (145). Barry returns the emerald to Magny in exchange for a chance with Ida, but Magny's gambling addiction drives him to pawn the jewel rather than return it to its proper owner (156). Looking back, Barry laments that this pawned emerald became "the cause of the ruin of us all," as the wily pawnbroker extorts Magny for additional payments, and the minister of police capitalizes on Magny's anger to frame him for attempted murder of the pawnbroker and bring shame to the Princess, who used to insult the

minister publicly for his Jewish heritage (160).⁸ Magny eventually commits suicide, and as the Princess dissolves into madness, her vengeful husband has her secretly beheaded. Because of their tangential connection with the events, Barry and his uncle must leave the country and begin anew their campaign for an advantageous marriage.

The pawned emerald, “the cause round which all this dark intrigue moved,” brings together the novel’s narratives of gambling and pledging. In the pawnbroking transaction, the “pledge” is the object that both establishes and then represents a relationship between two people, the pawnbroker and the pledger, and the emerald becomes the symbol of the forged and broken relationships among the courtiers. As a gift to the princess from the prince, it is a symbol of one kind of pledge, the marriage vow; given to Magny, it is the sign of that pledge being violated and a new adulterous relationship being established. It then becomes the pawnbroking pledge, that precious object with so much personal meaning for which Magny can be extorted. The emerald is a symbol of honor, compromised for selfish ends and at risk of being lost forever, and the story surrounding it, placed at the center of Barry’s memoirs, becomes the novel’s most pointed critique of deceitful self-interestedness and its potential to ruin lives. But Thackeray’s cynicism is most keenly felt when Barry moves swiftly from relating the episode with the pawned emerald to bragging about his subsequent gambling and romantic conquests, including that of the rich woman he did manage to marry after his chances with the Countess Ida were ruined by gambling that spiraled out of control (178).

In reflecting on their gambling schemes and pawning habits, Barry attempts to justify their seemingly imprudent or immoral actions by drawing comparisons between them and those of modern businessmen. He writes,

⁸ Here again Jewishness surfaces in the novel as a dark connection, and we are reminded that pawnbroking does not obscure the past as much as it brings it to light, as in *Oliver Twist*.

They cry fie now upon men engaged in play; but I should like to know how much more honourable *their* modes of livelihood are than ours. The broker of the Exchange who bulls and bears, and buys and sells, and dabbles with lying loans, and trades on State secrets, what is he but a gamester? The merchant who deals in teas and tallow, is he any better? His bales of dirty indigo are his dice, his cards come up every year instead of every ten minutes, and the sea is his green table. You call the profession of the law an honourable one, where a man will lie for any bidder; lie down poverty for the sake of a fee from wealth, lie down right because wrong is in his brief. You call a doctor an honourable man, a swindling quack, who does not believe in the nostrums which he prescribes, and takes your guinea for whispering in your ear that it is a fine morning; and yet, forsooth, a gallant man who sits him down before the baize and challenges all comers, his money against theirs, his fortune against theirs, is proscribed by your modern moral world. It is a conspiracy of the middle classes against gentlemen: it is only the shopkeeper cant which is to go down nowadays. (128-129)

Here, Barry exhibits his pretensions to gentility and aligns gambling with an older aristocratic order, for whom gambling was “an occasion . . . to demonstrate [their] independence from money as money” and “their sense of a ‘fixed, inherited’ identity” that was not dependent on money but on blood and noble acts (Kavanagh qtd. Rosdeitcher 413). Rosdeitcher points out that despite his essential poverty, Barry “gambles like an aristocrat, displaying a daring and a boldness, and ‘a gay manner of losing’” (413). Yet the most important idea conveyed in this passage is that when the old and new social orders are compared side by side, they are quite the same. Modern entrepreneurship and financial speculation are simply new versions of reckless aristocratic gambling, by which the nineteenth-century middle classes attempt to “remake themselves in the image of the nobility,” occluding, like Barry, their dependence on ethically murky activities to achieve their exalted status (417). Even though newly minted middle-class gentlemen may not be gambling with ancient family jewels, in the way that pawnbroking plays a vital role in the expanding Victorian marketplace with the pledging of commercial stock to fund business ventures, we see a large-scale example of how the compromise of assets and principles is something of a requirement to maintain an image of affluence and resist the fluctuations of fortune that could cause one to cease to be a gentleman in the modern age. Barry’s pledging, his

movement between identities, his misleading self-presentations for social and financial credit, may seem impossible or absurd, but his behavior is not far from the habits of his Victorian readers. And his memoir is only another iteration of this pledging cycle, a plea for the confirmation of his authenticity and credit-worthiness.

Vanity Fair (1848)

From 1847 to 1850, at the same time that his masterpiece *Vanity Fair* appeared in serial form and was published in its entirety, Thackeray published *Sketches and Travels in London* as individual pieces in *Punch* magazine, writing under the name of “Spec.” One of these sketches is “A Curate’s Walk,” in which Spec describes accompanying his friend Rev. Frank Whitestock (based upon Thackeray’s friend William Brookfield) as he visits the urban poor in London’s St. Timothy’s parish (*Works* v). Their walk is an opportunity for Thackeray to mediate upon the attitudes toward money and material possessions across social classes. Their first stop is the home of a widowed charwoman, where they encounter her three daughters, ages ten, eight, and five, who keep the house spotless while their mother is away and thoughtfully deliberate about how to spend the sixpence that Spec gives them, eventually deciding to spend the majority of it on some meat for the eldest. Spec extols the sisters as “thrifty, kindly, simple, loving little maidens” and says a prayer for their prosperity as he watches Betsy trot down the street to make her purchases for the family (“CW” 164). The girls are presented as models of simple, moral economics, spending only what they have, and spending it wisely and unselfishly to help their loved ones. Spec even notes the sign in the grocer’s window referring to the depressed sugar

market, predicting that the prudent Betsy will buy molasses to take advantage of the low prices while she can (165).

Yet the picture of responsible household economics fades as Spec turns to another sight on his walk. Just down the street from the grocer is the shop belonging to Mr. Filch, a silversmith and pawnbroker. This is a familiar place to Spec, who admits that he loves to stand and gaze in the window whenever he passes by, and imagine what it would be like to own some of “the beautiful gilt cups and tankards, the stunning waistcoat-chains . . . delightful diamond pins, gold horseshoes and splinter-bars, pearl owls, turquoise lizards and dragons, enamelled monkeys, and all sorts of agreeable monsters for your neckcloth” on display there (165).

Andrew Miller sees the description of the “grotesque” jeweled animals in the window, and Spec’s longing for the aura of wealth the jewels might create if he wore them, as illustrative of the “dynamic of desire and disenchantment” with material goods that Thackeray’s fiction puts on display for his readers (22-24). Having just lauded the efforts of the three sisters to spend their money responsibly and admired the simplicity of their wants, Spec reveals his own dreams of extravagant purchases and the kind of pleasure they would bring, implicating himself in the wasteful spending and love of riches that the rest of his sketch will go on to highlight and criticize.

Miller stresses the dual nature of the jewels, irresistibly alluring and decidedly repulsive in their design, tantalizingly close but inaccessible behind the plate-glass window (24, 49).

Their placement in a pawn shop window heightens and extends the duality Miller describes, for a pawn shop is a place which creates and sustains dual identities of material goods: while in pawn, items are effectively the property of two separate individuals, and represent a loss to the pledger (in material assets) as well as a gain (in ready money). Spec’s continued meditation on Filch’s

shop expands upon this idea of duality, as he calls to mind instances of upper-class pledgers having their pawned items loaned to them:

I have dined at a house where the silver dishes and covers came from Filch's, let out to their owner by Mr. Filch for the day, and in charge of the grave-looking man whom I mistook for the butler. Butlers and ladies'-maids innumerable have audiences of Mr. Filch in his back-parlour. There are suits of jewels which he and his shop have known for a half century past, so often have then been pawned to him. When we read in the Court Journal of Lady Fizeball's head-dress of lappets and superb diamond, it is because the jewels get a day rule from Filch's, and come back to his iron box as soon as the drawing-room is over. These jewels become historical among pawnbrokers. It was here that Lady Prigsby brought her diamonds one evening of last year, and desired hurriedly to raise two thousand pounds upon them, which Filch respectfully pointed out to her ladyship that she had pawned the stones already to his comrade, Mr. Tubal, of Charing Cross. And, taking his hat, and putting the case under his arm, he went with her ladyship to the back-cab in which she had driven to Lawfeldt Street, entered the vehicle with her, and they drove in silence to the back entrance of her mansion in Monmouth Square, where Mr. Tubal's young man was still seated in the hall, waiting until her ladyship should be undressed. (167)

These pawned silver dishes and jewels are both owned and not owned, private family heirlooms and publicly exchanged goods. They represent a family's longstanding shame of debt, while among pawnbrokers, they serve as a symbol of that family's (and the pawnbrokers who have served them) greatness and longevity. The aristocratic regular pledgers at the "silversmith's" receive a certain benefit unknown to lower-class patrons of a neighborhood dolly shop: they are able to exploit both the financial value and social value of their material assets at the same time, by being allowed to use the pawnbroker's cash and still take their pledges out for an evening to keep up appearances. Such privilege, a form of additional credit paradoxically earned with the social esteem that the jewelry helps maintain, further occludes the practice of pledging as a means of sustaining an elegant lifestyle without much capital. The items are, so to speak, simultaneously in and out of pawn. Lady Prigsby's attempt to take this privilege a step further by doubly pawning her jewelry (which recalls Barry Redmond pawning the suits he receives on credit) allows Thackeray to emphasize the degree to which wealth is about perception more than

quantifiable assets. Despite all appearances, a person's wealth may be so evaporated that he or she is pawning the pledges, and yet pride remains: Lady Prigsby is still treated with deference by both Mr. Filch and Mr. Tubal's young man; regardless of her financial state she is still "her ladyship." It is another kind of duality that we see repeatedly among the wealthy debtors of Thackeray's world, as they are both dependent on and socially superior to the creditors and merchants who enable their lifestyle.

Pride is Spec's explanation for what he witnesses as he moves away from the dazzling window display at Filch's and walks round the corner to the pledgers' entrance to the shop, which opens to the alley. A narrow space coated in "slimy mud" separates the pawn shop door from that of the gin-shop opposite (167). It perhaps seems unusual that Thackeray's silversmith, who deals in fine jewelry and plate, operates so close to the classic image of working-class vice, but Spec reminds his audience, "You may be sure there is a gin-shop handy to all pawnbrokers," suggesting that there is little to separate the social classes when it comes to certain bad habits (167). Evidently Filch deals in low-value pledges as well as the finer items in his window, for Spec watches as a "ragged" man waits for his daughter to return from raising ninepence on his coat to satisfy his craving for a drink (167). Spec then reflects on why the man behaves as he does, sending his child on the errand, wrapping up the coat in a cloth before sending it to the pawnbroker, and sending his daughter home before he walks into the gin-shop. "A sort of vanity, you see, drapes itself in that dirty rag; or is it a kind of debauched shame, which does not like to go naked?" he wonders (167). The hypocrisy of the man's attention to appearances, while he squanders his family's money on his unhealthy habit, is echoed in the story that the curate tells of a family he helped by loaning the money needed to get the father's shoemaking tools out of Mr. Filch's shop so that the shoemaker might make up the income he lost while he was ill.

Even though he accepts Reverend Whitestock's charity, the shoemaker attempts to claim a sort of superiority in declaring that "priests are hypocrites, and that clergymen in general drive about in coaches-and-four, and eat a tithe-pig a day" (168). Thackeray shows his readers that the idea of wealth – even nonexistent or lost – powerfully shapes how people perceive others and themselves. One poor tailor's wife proudly declares that her husband "failed for seven thousand pounds," for "it gave her husband a sort of dignity to have been trusted for so much money" (167). After all, to have fallen far is to have once been very high indeed, as Mrs. Barry reminds her son in *Barry Lyndon*.

Spec's final encounter is with a young girl playing on the street, to whom he gives a penny. He notices that as soon as the girl turns and walks toward an apple-stall, the other children stop playing and "one after another. . . [follow] the penny-piece" (168). It is a powerful image to end the sketch, illustrating the awakening of an economic sensibility far from that of the three poor sisters at the sketch's beginning. These children also feel money's power, but here money only incites envy, elevating the recipient of the penny to a begrudged popularity. Thackeray starkly dramatizes money's power to shape social relationships, and how an awareness of economic inequalities breeds dissatisfaction and jealousy, leading to a hopeless pursuit of riches that are believed to be the key to happiness. These children who "follow the penny-piece" with their eyes and feet will grow into the prideful debtors that Spec has already seen that day.

As it narrates the shifting fortunes of a set of middle and upper class Londoners who vie for social prestige and personal happiness, *Vanity Fair* explores in greater depth the problems with money, debt, duality, and pride that Spec notices in “A Curate’s Walk.” The novel takes a long and serious – although often amusing – look at the way that wealth, or the appearance of it, impacts one’s social opportunities, and the lengths to which people will go to realize or counterfeit a fortune. To live comfortably and incite envy is the object of Thackeray’s ambitious characters, and this largely depends on one’s ability to consume and display material finery, at a rate typically beyond one’s means. The patrons of Vanity Fair seek opportunities to improve their social status and spending power by shrewd manipulation of the systems of financial and social credit among London society, which operate on the continuous exchange of expensive possessions, cash, bills, insincere promises, and resentful social recognition.

Spanning a twenty-year period at the beginning of the nineteenth century, *Vanity Fair* captures a moment in European history when social, political, and economic patterns were shifting, and the world seemed to be breaking open for those who were willing to take a risk. Thackeray sets his novel against the backdrop of one of the century’s most defining episodes, Napoleon’s escape from Elba and eventual defeat at Waterloo, events set in motion by personal and political ambitions. Besides being a large-scale, historical complement to the “campaigns” of Thackeray’s characters, the Napoleonic Wars lend a certain economic context to their habits of spending and saving. Because the Bank of England stopped gold payments on silver and paper money during this time of increased national spending, the narrator’s advice on “how to live well on nothing a year” is even more striking (Poovey, *Financial* 9). If gold could not be

had, silver and paper might indeed seem like nothing, no matter how much of these materials floated around.

Vanity Fair depicts another deciding shift during this era, the movement of political and financial power from the landed aristocracy to the middle classes. The Crawleys of Queen's Crawley represent the old order, whose influence is threatened in the first decades of the new century. Thackeray is at pains to convey the decayed greatness of the family, with the repulsive elder Sir Pitt, "an old, stumpy, vulgar, and very dirty man," and his "meagre" second wife presiding over a family with a dingy London home covered in old newspapers and dust cloths, and a "gloomy" country estate in a rotten borough (*VF* 82, 86, 85, 73). Sir Pitt has encumbered the estate with multiple lawsuits against his tenants, unwise speculation in building projects, and deliberately late payments to his creditors (96-98). The fastidious second Sir Pitt, married to the mild-mannered Jane, immediately sets out to restore the "dilapidated" estate and "rebuild the injured popularity of his house," ultimately hoping to increase his influence in Parliament and advance from a baronet to a baron (524, 526). But the Reform Bill of 1832, which passes in Parliament as the novel comes to a close, dashes his hopes. Having lost his two seats in Parliament and a chance at becoming a Peer, Sir Pitt is "both out of pocket and out of spirits by that catastrophe, failed in his health," and "[prophesizes] the speedy ruin of the Empire" (805). He is dead at the end of the novel, and his successor as baronet is young Rawdon, the son of Pitt's financially reckless younger brother and the upstart Becky Sharp, masters at navigating through the social ranks on the credit of appearances.

The novel sets the enervated Crawley estate alongside the newer, volatile world of middle class commerce, represented by the careers of the stockbroker John Sedley and his old friend John Osborne, a merchant. Sedley and Osborne are self-made men, and such an achievement

brings along with it self-consciousness about their social position, which always has to be proven and protected, because their wealth is more precarious, being made, not inherited. Old Osborne, though “humbly born,” proudly declares that his “guineas are as good” as those of aristocrats, although his haughty son is easily insulted by being reminded that his father is “only a merchant” and that his grandfather was no one at all (142, 48, 160). William Dobbin’s family, though well to do, has humbler roots. His grocer father pays for his son’s schooling in groceries, making little Dobbin the “representative of so many pounds of tea, candles, sugar, mottled-soap, plums . . . and other commodities,” and the butt of many jokes around the upper-class school (47). Though offering opportunities for extraordinary rises in social standing, commerce is also unpredictable and can bring disaster. John Sedley’s financial ruin when the stock market crashes upon Napoleon’s return is one example of the risks of trade; he is never able to establish a footing for himself in any of his several subsequent business ventures, losing even more money in the failed investments. Yet even after his fortune is lost, Mr. Sedley clings to his old respectability, going off to the City to conduct “business” and spending his nights at the tavern, where he tells everyone that “I was better off, once” and brags about his son’s colonial appointment (445). Like so many other characters, he believes in the social power of confident self-presentation, even when it is not based in reality.

In considering *Vanity Fair*’s economic dimensions, critics have long been interested in examining the novel’s parade of material goods and what it communicates about nineteenth-century commodity culture and the marketplace. Andrew Miller explains how the objects that crowd *Vanity Fair* are ultimately insignificant in their “empirical” qualities, only possessing value because they can be exchanged for money (33). As the characters work to advance themselves socially, their possessions are in continuous circulation, losing all personal

associations, and “realize their full economic and psychological value only at the moment one no longer possesses them,” such as when they are sold, pawned, or auctioned for money (32, 34). This idea is powerfully illustrated in the preparations that Becky and Rawdon make on the eve of the battle at Waterloo. The two go through Rawdon’s possessions – not all of them paid for – and determine how much money each one would bring at the pawn shop in the event of Rawdon’s death: “There’s that dressing-case cost me two hundred—that is, I owe two for it; and the gold tops and bottles must be worth thirty or forty. Please to put *that* up the spout, ma’am, with my pins, and rings, and watch and chain, and things. They cost a precious lot of money. Miss Crawley, I know, paid a hundred down for the chain and ticker,” Rawdon instructs his wife (*VF* 338). Becky’s lack of emotion, and her shrewd calculation of her net worth in terms of Rawdon’s possessions and the gifts from her gentleman admirers, which she continues even as she watches Rawdon march away, emphasizes the way that at Vanity Fair, financial value trumps any sentimental value of personal belongings – and even the value of a personal relationship with their owner. Indeed, as in *Barry Lyndon*, in *Vanity Fair* money itself becomes a “fungible good,” as bills are sold to cover one’s debts – a system that, as Miller reminds his readers, Thackeray knew well (34). The narrator describes how across Europe, “English raffs” like Becky “lurk about the [gambling] tables with empty pockets, shabby bullies, penniless bucks, until they can swindle a Jew banker with a sham bill of exchange” (757). Christoph Lindner builds on Miller’s analysis, arguing that with characters like the compulsive shopper and overeater Jos Sedley, *Vanity Fair* demonstrates the irresistible allure of the commodity, and its ability to create desire in the minds of potential consumers, while never quite satisfying that desire (*Fictions*). Lindner takes as a central illustration of the commodity’s attraction the early scene in the novel when George makes the sudden decision to spend all his money on an

attractive shirt pin that catches his eye, even though he set out on his shopping expedition to buy a gift for Amelia (59).

Certainly the novel meditates on the importance of and desire for material goods – even Dobbin’s unrequited love for Amelia, which distinguishes him from those in the novel who exploit another’s affection for personal advantage, is expressed as an inability to purchase and consume Amelia like delicious food: “And so William was at liberty to look and long—as the poor boy at school who has no money may sigh after the contents of the tart-woman's tray” (*VF* 699). And as both Miller and Lindner note, *Vanity Fair* is specifically interested in depicting the exploitation of material objects for social gain, as in Becky’s literal ensnaring of the well-to-do bachelor Jos in the green silk she is knitting into a purse, or Amelia’s sale of Dobbin’s shawl to pay for the new clothes Georgy needs to impress his schoolmates (46, 541). My own reading of *Vanity Fair* moves somewhat away from Miller and Lindner’s focus on the thematic importance of the material objects of the novel to thinking about the nature of the exchanges involving them.

Importantly, *Vanity Fair* shows us consumption on a credit basis: very few of the novel’s fine clothes, jewelry, homes, horses, food, and wine have actually been paid for. For most of the characters, ready money is in short supply. Accordingly, the very objects that promise to bring a character social credit must themselves be obtained on credit; to get money one must first borrow some, and to borrow it one must at least appear to be able to pay it back. Thackeray shows us a world in which all social exchanges are risky investments, as characters exploit the credit conferred in friendships and romances for the material and financial means to achieve their social goals. The money with which George Osborne buys his pretty shirt pin to cultivate his gentlemanly appearance is borrowed from his devoted friend Dobbin, whose generosity George

is accustomed to exploiting to indulge his gambling habit, and we even learn that George died owing three pounds to the waiter at his usual coffee house (134-136; 678). Visiting the Sedleys before going to take her post with the Crawleys, Becky rifles through the drawers looking for treasure to add to the gifts she has already received from these friends who believes such a sweet-natured young woman deserves their assistance (71).

Borrowing and stealing from overly trusting companions is standard practice, but another important exchange model in *Vanity Fair* is pledging. As usual in Thackeray's novels, the visits to actual pawn shops take place off stage and are only briefly acknowledged. But knowing that Thackeray's "puppets" are frequent pledgers helps us to recognize how they also engage in pledging relationships with one another, making various personal sacrifices for a measure of financial security that may lead to greater social success. Considering certain exchanges as pledging underscores how both parties gain and lose something in the process, rather than being a simpler case of generosity or outright theft. Amelia's surrender of her son Georgy to the care of his grandfather Mr. Osborne may be thought of as a pledge. Georgy is Amelia's most prized material possession, the greatest gift from her husband and the physical object that remains after his death as a lasting monument to their marriage. The narrator tells us that Amelia "lived upon" her son, and that weaning him was a terrible ordeal for her, so powerful is her physical dependency on him (416, 450). To lose her physical closeness to her son is an awful sacrifice, for his presence is a great comfort to her: "The elder George returned in him somehow, only improved, and as if come back from heaven," the narrator explains (450). But by agreeing to send Georgy to live in Russell Square, Amelia is granted an allowance that lifts her and her ruined parents out of their embarrassing and frustrating poverty. Georgy gains a life of luxury and a fine education, and Amelia believes she is setting her son up for future comfort and

happiness as his wealthy grandfather's heir. She also gets the privilege of having her pledge loaned back to her, with Georgy making visits to her home upon occasion.

Thinking of Amelia's bargain as a pledging transaction highlights the economic forces at play in her decision, and how she agrees to the arrangement as much for own welfare as for Georgy's. Georgy is a sentimental object invested with economic power, assigned a monetary value beyond the amount that he will one day inherit: his mother gets one hundred pounds immediately upon agreeing to the arrangement, and in his absence her son is worth so many pounds to his mother each month that she "[wants] for nothing" (581).⁹ At his grandfather's, Georgy, like a pledge, is characterized by his duality. He is both George's son and George himself, in the way that he seems to have his father's personality; he is both childish and strangely mature in his cruel humor and pompous manners. For Mr. Osborne, Georgy is a sentimentalized remnant of a son lost too soon, and another expensive object that can be put on display as a sign of the family's growing wealth: Mr. Osborne "[looks] much higher" for his grandson than he did for his son, for he is much wealthier now than he was when the elder George was growing up (653). Little Georgy has a private tutor, a fine pony, extravagant clothing to dress "like a little man," and an arrogant demeanor to go with them, liking "to play the part of master, and perhaps [having] a natural appetite for it" (658, 662). His grandfather is delighted with him. Georgy's move to the Osborne home is one of the most powerful images of commodification in the novel, as the grandson's personal significance becomes subordinated to his exchange value, and he becomes a proud representative of conspicuous consumption.

Pledged to Mr. Osborne, he literally becomes an object with separate identities in two different

⁹ In *Victorian Jewelry, Identity, and the Novel: Prisms of Culture*, Jean Arnold writes that the Osbornes "take the fatherless little Georgy . . . from his destitute mother" and that the contrast between the two houses is humiliating to the Sedleys (13). This interpretation obscures the financial advantage Amelia gains by allowing Georgy to live with his grandfather.

places: Osborne proudly has a miniature portrait made of his grandson by a well-known artist, and Georgy pays for a copy to give as a gift to his mother, who keeps it under her pillow at night and treasures as “proof of [his] affection” (656).

The characters whose pledging we follow most closely are Thackeray’s experts at “living well on nothing a year,” Rawdon and Becky. When Becky meets her future husband, Rawdon has already had a long career of stretching his funds further than they can go; like Mr. Jingle in the Fleet, he “lives on” debt. The narrator tells us that “he lived comfortably on credit,” as “he had a large capital of debts, which laid out judiciously, will carry a man along for many years, and on which certain men about town contrive to live a hundred times better than even men with ready money can do” (192). He has long depended on his doting Aunt Crawley for his money, and has a reputation as a “scoundrel, gambler, [and] swindler” (116). For years Rawdon relies on luck and charm to spend more than he has, but he soon discovers his wife’s superior skills in that department. He brags to the Osbornes soon after his marriage that “there was no woman in Europe who could talk a creditor over as [Becky] could” (249). Rawdon quickly understands “the immense value of such a wife,” for “they had credit in plenty, but they had bills also in abundance, and laboured under a scarcity of ready money” (249).

After the couple spends three years in Paris living extravagantly on Rawdon’s gambling winnings and evading their creditors, Becky shrewdly bargains with her husband’s creditors in London to enable the debtor to return to England, “offering them a dividend of ninepence or a shilling in the pound” (426). Claiming that her husband cannot possibly pay more, “she brought the Colonel’s creditors unanimously to accept her proposals, and purchased with fifteen hundred pounds of ready money more than ten times that amount of debts,” the narrator confides (426). She even has the creditors pay for the necessary legal work (426). The newly respectable family

settles down to an elegant, payment-free life in a rented house in Mayfair, and Becky renews her efforts to make their fortune, her “wit, cleverness, and flippancy [making] her speedily the vogue in London among a certain class” (432). Their drawing room and their opera box are always crowded with “very great people” (432).

Knowing that Becky does rely on the pawn shop for ready money, as we see in her strategizing when Rawdon goes to Waterloo, we can understand her campaign through a pawnbroking lens, considering how as she accumulates social credit, she is both a pledger and a pledge. Becky, like *Barry Lyndon* or Mr. Tigg or Mr. Jingle, gains credit through clever presentation, but more specifically, she is also characterized by similar qualities of in-betweenness, incompleteness, and identity confusion, like a pledge. She transforms her true social identity, the poor daughter of a French dancer and an artist, by claiming relationship to French aristocracy, and she is difficult for others to evaluate for authenticity. Becky’s “value” is often debated: Mrs. Sedley at first believes that Becky “had a charming kind heart,” but then decides that she is an “artful little creature,” a reversal several others will repeat (33, 37). George initially thinks she is “a little nobody – an upstart little governess,” but later tries to have an affair with her when she has become a stylish lady (67). In her occupations and residences, Becky is the most mobile character in the novel, moving from a student and teacher at Miss Pinkerton’s school to a governess with the Crawleys to a soldier’s wife abroad to a fine lady in Paris and then London, and even as the novel closes she has moved yet again, back to Europe to pursue a new course. It is hard for others to determine where she belongs; she seems too valuable to be a governess, but perhaps not good enough to be a respectable lady. Becky also moves between admirers and possessors, from Jos to Sir Pitt to Rawdon, almost to George, and to Lord Steyne, and back to Jos, in a cycle reminiscent of the inevitable shifts and returns of

pledges. Becky is never settled, never fully committed to the present, always looking ahead to another transformation of herself for additional credit, making half-promises she does not intend to honor in order to move ahead, as in her friendship with the more prosperous Amelia or her flirtations with powerful men. To see her as a pledger and pledge helps us to understand better Becky's complicated, continuously shifting social identity and how it reflects and is determined by her economic agenda. Her initial social and economic disadvantages make her vulnerable to the judgments of others who determine her value and place, almost like *Oliver Twist*, but she learns to manipulate these value judgments in order to earn spending power and social prestige.

As with Thackeray's other protagonists discussed here, the central crisis in Rawdon and Becky's marriage and their campaign for social eminence is one of irresponsible pledging, involving both a literal pawn shop and relationships shaped by the exchange of private treasures for public esteem. Becky orchestrates their social rise almost entirely by cultivating the adoration of Lord Steyne, whose Dickensian name hints at the blot that his attentions will bring upon Becky's reputation. The physically unappealing Lord Steyne is enchanted with Becky's charm and beauty, and takes on the role of her "sheep-dog," a surrogate for her husband in all her social engagements (442). He gives her jewelry, pays for her lavish parties and household servants, lends her thousands of pounds, arranges for little Rawdon to go to school, and establishes Becky's domestic companion Miss Briggs in her own household. With the help of Steyne's money and influence, Becky reaches the pinnacle of London's elite; the narrator relates that "she was admitted to be among the "best" people," and "penetrated into the very centre of fashion and saw the great George IV face to face" (588-589). But to obtain Steyne's credit, Becky pledges whatever honor she can claim in the sincere devotion of her husband. Steyne is always near Becky, staying with her at home until the wee small hours, and it does not take long

for rumors of an affair to spread (516). Rawdon grows further and further apart from his wife as Steyne replaces him as her public and private companion, and he realizes that Becky is not carrying out this campaign for his own benefit, as she claims to be doing (609).

Becky's position as a pledger and the pledge in her social climbing and her relationship with Lord Steyne is emphasized by her powers of self-transformation during this period. Becky has long been known as an excellent impersonator; as a child she used to delight her father's friends with her mimicry and she entertains Miss Crawley with her perfect imitations of their acquaintances, and she continues her performances in her time with Lord Steyne in Mayfair (19, 149, 485-486, 532, 587). Becky's greatest social triumph comes at the moment when she is literally performing a part, during an evening of charades at Steyne's home. She is the most dazzling performer, taking a turn as the murderous Clytemnestra (with Rawdon, tellingly, as Agamemnon), and singing a beautiful song as the "Nightingale" to conclude the evening's performances. "She had reached her culmination," says the narrator, and Becky, lauded by the crowd and admired even by royalty, sees "fortune, fame, fashion before her" (602). She dances in costume with all the important personages at the ball which follows, and is served on gold plated dishes at dinner, while everyone else dines on silver (602-603). She has at last managed to become someone else entirely from the poor girl who taught French at Miss Pinkerton's academy.

It is on his way home from this party, at which his wife's "triumphs" frighten and dismay him, that Rawdon is arrested for debt and sent to a "spunging-house"¹⁰ (603, 616). Writing to his wife the next morning to alert her of the circumstances, Rawdon instructs her to renew his debts with his creditors, or take his watch and some of her trinkets to "Balls," and use the money to

¹⁰ Debtors were first sent to a spunging-house to give them an opportunity to resolve their debts before they were sent to a debtors' prison (Carey 833).

pay the debts that same day (618-619). A day later, Becky writes to him. It is worth reproducing the last two paragraphs of her letter. She tells him that as soon as she got his letter,

Ill as I was, I instantly called for the carriage, and as soon as I was dressed (though I couldn't drink a drop of chocolate—I assure you I couldn't without my *monstre* to bring it to me), I drove *ventre a terre* to Nathan's. I saw him—I wept—I cried—I fell at his odious knees. Nothing would mollify the horrid man. He would have all the money, he said, or keep my poor *monstre* in prison. I drove home with the intention of paying that *triste visite chez mon oncle* (when every trinket I have should be at your disposal though they would not fetch a hundred pounds, for some, you know, are with *ce cher oncle* already), and found Milor there with the Bulgarian old sheep-faced monster, who had come to compliment me upon last night's performances . . . plaguing poor me, who longed to be rid of them, and was thinking every moment of the time of *mon pauvre prisonnier*.

When they were gone, I went down on my knees to Milor; told him we were going to pawn everything, and begged and prayed him to give me two hundred pounds. He pish'd and psha'd in a fury—told me not to be such a fool as to pawn—and said he would see whether he could lend me the money. At last he went away, promising that he would send it me in the morning: when I will bring it to my poor old monster with a kiss from his affectionate

BECKY (620)

Becky's bilingual composition makes her euphemisms for pledging unique. She not only employs one of the most widely used substitutes for “pawnbroker,” but writes of the “sad visit to my uncle” in French, further hiding the shame of pledging behind the language that for English society was a mark of true sophistication.¹¹ We learn that pledging remains a regular part of Crawley financial management, despite Steyne's patronage, which serves as another sign of the

¹¹ Ironically, Becky's mastery of French, which wins her the admiration of other socialites and boosts her image, is also a reminder of her low origins as the daughter of a French dancer, and her tenure as a French instructor at Miss Pinkerton's. It resonates with the fact that pledging only shifts the focus of an object's identity, but never fully erases its past histories and associations, which continue to impact its fate in the pledging system.

corruption behind their brilliant facade. But here, Becky need not go to her “uncle,” because the new pawnbroker, Steyne, appears to give her the money she needs.

Rawdon is enraged when he reads Becky’s bragging about her “performances” and her disinclination to make sacrifices on his account, and calls upon his brother and sister-in-law to pay the debts instead. When he returns home, he finds Becky enjoying an evening of flirtation with Steyne, and he comes to understand more fully what the last paragraph of the letter suggests: that it is Becky’s honor, not her jewelry, which is already in pawn. Steyne refuses to come to her defense, taunting, “You innocent! Damn you . . . Why every trinket you have on your body is paid for by me. I have given you thousands of pounds, which this fellow has spent and for which he has sold you” (623). Steyne feels that he has been set up, having lost a fortune in his speculation on the bewitching Becky only to be thwarted by her once-complicit husband in the end. But Rawdon has not sold Becky: Becky has pawned herself, getting all Steyne’s money and devotion, while still, at least in part, belonging to the husband whose powerful presence still awes and excites her even in this scene of confrontation (623). Rawdon’s discovery of the stash of bank notes and jewelry that Becky has hidden in her room, while he was facing debtor’s prison, confirms his belief that Becky was only acting in her own self-interest, and he leaves her (624).

To understand Becky’s disastrous entanglement with Lord Steyne specifically as a pledge does credit to the picture that Thackeray paints of her over the course the novel. Habitual pledgers experience perpetual incompleteness, often pledging one item to redeem another. One may have dinner, or Sunday clothes, but never the two at once. Becky is also always in an incomplete state, never entirely honest, or respectable, or solvent: something is always missing, or withheld, as she makes use of whatever aspects of her character or personal possessions are

most convenient to advance herself at that moment (she will later go back to adoring Jos Sedley, claiming that she never ceased to love him, once she finds herself friendless on the Continent) (768). She feels herself to be most complete during her social triumph at the charade night, but at that point she is most alienated from the only person who genuinely cares for her. So adept at circulating insincerity and objects for social and financial credit, Becky makes herself into an object of exchange, a fact emphasized by Thackeray's frequent descriptions of her physical appearance and its appeal to Lord Steyne. The first time Steyne notices her, Thackeray's description conveys softness: "She was in a pink dress that looked as fresh as a rose; her dazzling white arms and shoulders were half-covered with a thin hazy scarf through which they sparkled; her hair hung in curls round her neck; one of her little feet peeped out . . . in the finest silk stocking in the world" (437). By contrast, when Rawdon bursts in on Becky and her "sheep-dog" upon his return from the spunging-house, Becky's body is covered in hard, metallic surfaces: "The wretched woman was in a brilliant full toilette, her arms and all her fingers sparkling with bracelets and rings, and the brilliants on her breast which Steyne had given her," the narrator relates, repeating the image of the jewel-encrusted hands just a few lines later (622). We might think of this an example of a woman "[capitalizing] on a material level on the commodification of female identity" (Lindner *Fictions* 10). But Becky is only partially exchanged, not just a commodity, but a pledge – not bought and sold, not fully committed to another's hands. Even in this most compromising moment, when she is most thoroughly a valuable object for consumption, we are left uncertain of whether or not Becky has actually committed adultery against Rawdon. "What had happened? Was she guilty or not? She said not, but who could tell what was truth which came from those lips, or if that corrupt heart was in this case pure?" the narrator wonders along with his readers (*VF* 625).

Becky's incompleteness, the impossibility of knowing or possessing her utterly, makes her the quintessential pledger and pledge. Her identity is always shifting, her loyalties are always divided, and she always manages not to surrender herself entirely, remaining dubiously respectable in her connections. Representative of an era shaped by bold gambles for political and economic domination, as well as spectacular failures, Becky is always "almost," and "not quite," what she wants to be, existing in a perpetual state of becoming. It is this quality which becomes most apparent when her pledging habits are highlighted, and it is a characteristic which Thackeray seems to be keen to convey as he portrays the allure – and instability – of social prestige and the insatiable appetites of *Vanity Fair*. As the novel closes, Becky, having inherited most of Jos's drastically diminished fortune, takes for herself the title of Lady Crawley and fashions herself as a pious philanthropist (808). Committing herself financially to various charitable causes in order to win social credit, Becky continues her pledging and transformations.

The Virginians (1859)

The Virginians, Thackeray's sequel to 1852's *Henry Esmond*, narrates the experiences of a more likeable pair of would-be London sophisticates, Esmond's twin grandsons, George and Harry Warrington of colonial Virginia. The first half of the novel focuses on Harry, who travels to England to meet his mother's family, the Esmonds of Castlewood, and enjoy a change of scenery after George is reportedly killed during the French and Indian War. The second half of the novel concentrates on George, who eventually escapes being a prisoner of war and travels to England to meet Harry and begin a career as a writer. Like Redmond Barry and Becky Sharp, the Warringtons are somewhat at a social disadvantage among their cousins and the rest of

English society; the English consider the colonists as more Native American than European (*V* 390). At first, the aristocratic Esmonds sneer at the winsome, honest “Cherokee” Harry, but their idea of him changes when Gumbo, Harry’s black slave, begins spreading exaggerated reports among the household servants of the extent of the Warringtons’ tobacco plantation in Virginia and his master’s personal wealth (167). Befriended by his mother’s half-sister, Madame Bernstein, Harry begins to widen the circle of his acquaintance and embrace a fashionable lifestyle, which includes reckless gambling, extravagant spending, and enormous debt.

Thackeray takes us once again to Vanity Fair, this time showing us how even a well-meaning person can be taken in by the allure of a world in which the illusion of wealth is as powerful as the real thing. Pledging figures in the text as an illustration of the secret wrongs that respectable people try to hide, a touchstone for the narrator as he describes the hypocrisy of the fashionable socialites. “How do you know that those footmen are not disguised bailiffs?—that yonder large-looking butler (really a skeleton) is not the pawnbroker’s man?” asks the narrator with exasperation as he reflects upon the art of dissemblance in social discourse, and the impossibility of knowing the truth about someone (223). Anticipating that a “respectable” female reader may be shocked by the image he conjures of Harry’s bachelor days, the narrator sharply points out that he is sure that the reader’s grandmother “lost . . . won. . . cheated . . . pawned her jewels; who knows what else she was not ready to pawn . . .” (346). Besides being the picture of secretive selfishness for the critical narrator, the frequent references to reckless pledging throw Harry’s various social blunders into high relief, revealing the ways that he pledges himself unwisely to others, as he tries to cultivate an image of propriety and chivalry in his relationships. Imaginatively linked with vice as well as economic exploitation, as in “The Curate’s Walk,” pledging in *The Virginians* imbues Harry with equal measures of culpability and

vulnerability. We see Harry's pledging experiences not simply as the shameless social campaigning of Barry Lyndon or the moral compromises of Becky Sharp, but rather as misguided efforts to fill out a life characterized by incompleteness, and prove himself a worthy gentleman.

When he arrives in England, Harry Warrington immediately finds himself among scoundrels. According to Harry's Aunt Bernstein, the Esmonds suffer from a seemingly hereditary penchant for gambling, which "has been the rage and passion of all our family" (204). Lord Castlewood has squandered his riches on card-playing, and "his wretched estate is eaten up with mortgages" as a result (203). Aunt Bernstein confesses she does not travel with her diamonds when she visits Castlewood for fear they may find their way to a pawn shop (203). William, Lord Castlewood's brother, burdened with bills "he could not or would not pay," constantly challenges Harry to cards, and settles his debts by offering to play again and "submit Harry's debt to the process of being doubled or acquitted" (166, 157). As Lord Castlewood explains, having little money inclines one to spend it freely, for when operating on credit, one never experiences the pain of losing money:

If I were rich, I often think I would be the greatest miser, and live in rags and on a crust. Depend upon it, there is no pleasure so enduring as money-getting. It grows on you, and increases with old age. But because I am poor as Lazarus, I dress in purple and fine linen, and fare sumptuously every day. (134)

At first, Harry finds these habits distasteful, telling Will that he will not continue to play with him if he is not paid in money or "the worth of it," having "quite a heap of [Will's] promises on paper" already (158). Will responds by comparing the conscientious Harry to a pawnbroker, saying, "Always the way with you rich men . . . Never lend except on security – always win because you are rich" (158). But as the novel develops, Harry is less the pawnbroker than the pledger and the pledge; during his adventures in his mother country Harry finds himself relying

heavily on social and financial credit, entangling himself with promises he cannot afford to keep and debts he cannot pay.

Harry first experiences the power of social credit when Aunt Bernstein takes him along to Tunbridge Wells, and builds upon Gumbo's stories of the Virginia Warringtons' fabulous wealth. If she had not, she explains, Harry's family name alone would not have earned him much credit, since the family is so in debt (203). "To be thought rich is as good as to be rich. You need not spend much money," she assures him (203). With a reputation to inspire confidence in any lender or gambling partner, Harry becomes the most popular man in town. Luck is on his side at the gambling tables, and he trades in his modest Virginian wardrobe for more fashionable apparel (208, 330). Yet he also endangers his good credit in the community through his associations with disreputable characters, a situation that illustrates the hypocrisy at the top of the social ladder, where some vices are acceptable and others are not. "He knew all the good company in the place. Was it his fault if he became acquainted with the bad likewise? Was he very wrong in taking the world as he found it, and drinking from that sweet sparkling pleasure-cup, which was filled for him to the brim?" asks the narrator (233). His relationship with Cattarina, an opera dancer, might be thought of as Harry's first social "pledge," when he enters into a compromising relationship for pleasure and an improved self-image (233). Eager to appear worldly and confident in his first foray into society, Harry enjoys Cattarina's flirtations, and is happy to buy her various baubles in exchange for her company, but rejects her mother's petitions for additional financial assistance, and is horrified by her suggestion that he expects to be compensated with sex (241). He does not realize that everyone in town believes he has been engaged in a tawdry affair, when he thought he was simply proving himself a gallant gentleman (242).

But Harry's most compromising pledge relationship in Tunbridge Wells is with someone much closer to him, his cousin, Maria Esmond. At Castlewood, Harry, eager to be liked and accepted, falls easily for the pretty, middle-aged maiden, who is forever seeking a beau, and confesses his love to her in a rapturous exchange, exclaiming, "I wish you wanted my blood that I might spend every drop of it for you" (147). It is a bodily and economic image that foreshadows how Maria's attachment for the wealthy but naïve Harry will be defined by stubborn possessiveness and economic self-interest. At Tunbridge Wells, with a letter from Harry that binds him to her, Maria watches him jealously but does not "press for payment," letting him take his own time to redeem his pledge (319). Harry has a pocketbook full of letters from Maria, containing "a hundred family secrets . . . ever so much satire and abuse of persons with whom she and Mr. Warrington came in contact . . . expostulations about his attentions to other ladies . . . scorn, scandal, jokes, appeals, [and] protests of eternal fidelity" (295). These letters are compromising slips of paper, reminders of a pledge he made, and one which he feels as a gentleman he cannot ignore, despite regretting his attachment to a woman about the same age as his mother (299). Maria has inherited the family love of card-playing (according to Aunt Bernstein, she will "pawn the coat off your back" to stay in the game), and when she is arrested for debt, she has her maid pawn a gold chain to get enough money to travel to London to summon Harry to rescue her from the spunging house (331, 323). Harry's coming to her rescue and paying her debts would seem to bind him to her even more definitely. But when Maria faints upon arrest and has to have her stays cut, revealing Harry's letter in her undergarments, Madam Bernstein burns the letter, releasing Harry from any definitive proof of an obligation to his cousin (332). With the paper burned, no evidence remains of his being in pawn, but Harry continues to feel he is honor-bound to marry his cousin, even with his mother and aunt set

against the match. He lavishes gifts upon Maria, settling her accounts with “her various milliners, tradesmen, and purveyors” and buying her even more fine clothes, toys, and jewelry, and she proudly advertises her upcoming marriage to a wealthy gentleman (357). But when it is made clear, upon George’s unexpected reappearance, that Harry cannot hope to have a new fortune to replace the one he has frittered away, Maria releases Harry, saying that “it [is] only duty, and a foolish promise made by a young man to an old woman” that compels him (474). Without much to gain financially, Maria does not insist on Harry redeeming his pledge. She does not wallow in heartbreak long; this little pawnbroker has experienced similar pain with the several other young men whom she has ensnared over the years, seeking a rich husband (478).

Thackeray depicts Harry’s descent into debt as less the result of bad character as of bad judgment in spending time with other people who have long cultivated bad habits, beginning with the spendthrift Esmonds, and including Mr. Sampson, the chaplain at Castlewood, whom he also rescues from the spunging house. Sampson, addicted to gambling like everyone else at Castlewood, is a dangerous companion for Harry, confides the narrator, for “he [gives] money very readily, but never [repays] when he [borrows],” and his love of cards and fine dinners, despite his preaching against vice, does not set a good example for the young man; he preys on Harry’s gentlemanly generosity and eagerness for a close friend (328). Harry’s promised loan to the parson to help him settle all his debts is another treacherous pledge that Harry tries to honor, even with the very last of his money, because he is ashamed to be the cause of Sampson’s grief, and clings to his role of the wealthy benefactor (375). Thackeray shows us respectability imperiled by those who take advantage of it to advance themselves. Yet we learn that the parson is also a victim of another’s irresponsibility, having not been paid for the past three years by the debt-ridden and dishonest Lord Castlewood (375).

“Being young, wealthy, good-looking, and fortunate, the fashionable world took [Harry] by the hand and made him welcome,” relates the narrator (359). But in the chapter entitled, “Contains which might, perhaps, have been expected,” Harry’s freewheeling life as a stylish bachelor comes to an abrupt halt when he is confronted with a pawnbroking scandal. Harry’s debts have been steadily rising since his move to London from Tunbridge Wells, though he keeps them hidden behind his stylish clothes and elegant acquaintances, and continues to receive advances from his brokers. With his patrimony evaporated and facing huge gambling losses, Harry packs up various trinkets and heads to a pawnbroker to raise money to give to Sampson, who wants to help his landlord’s suffering family (373, 375). The typically discreet Thackerayan narrator initially describes the visit to the pawn shop with the words, “He crossed St. Martin’s Lane (where he contracted some business),” and only describes it more fully when Harry’s sudden arrest at the end of the chapter requires more explanation (374, 382). For one should pledge what one does not own, and, as in *Barry Lyndon*, the pawnbroker knows everyone – including the jeweler, who happens to stop by and notice that his brother’s recently acquired pledges include jewelry Harry took from the jewelry store on credit, hoping to give them to the Lamberts as tokens of friendship (373). Harry is speedily arrested by the same bailiffs who seized Lady Maria and Mr. Sampson in Tunbridge Wells, and, most fittingly, they confront him as he is leaving the house of another benevolent uncle: Sir Miles Warrington, who “never had . . . been more cordial” to his nephew, and upon Harry’s leaving expresses hopes that he will free himself from his unhealthy associations with people like the Castlewoods, who have encouraged his extravagance (382-383).

A contemporary reviewer of the novel complained, “The facility with which people of quality are arrested for debt . . . appears to us exaggerated” (Tillotson 292). But Thackeray’s

point, as in all three novels discussed here, is precisely that he is *not* exaggerating about debt itself – even if we do not see the public ramifications for debt (like arrest), it is nonetheless pervasive, and socially corrosive. Those who are arrested for debt, Thackeray tells us, are not usually “people of quality” – they are only pretenders, like Barry and Becky, who have to earn credit through dishonest means because they have neither the character nor fortune to merit it. And the worst of it is that they will not always be arrested and exposed. In *The Virginians*, Thackeray chastens the pretender and restores him to a more justly earned, genuine respectability, unthreatened by the less scrupulous. Harry’s arrest is handled gently: George, whom Harry still believes to be dead, arrives in England just in time to rescue his younger twin from the spunging house. More sedate and responsible than Harry, George is reestablished as the rightful heir to the Warrington estate, and so we see a restoration of a “true” gentleman in the position of social superiority, as opposed to the showy and pretentious Harry.

George’s entrance into the novel saves Harry from absolute ruin, but also puts him back in a decidedly subordinate position, as the younger brother who must depend upon the elder’s generosity for the rest of his life. Harry’s status as a twin, a younger son who expects to come into his late brother’s inheritance, and an English colonist from Virginia, has meant that his identity has always been somewhat “partial” – he is not quite legitimate on his own, and George’s return, as well as his financial missteps, seem to erase the status he had achieved for himself in England. Feeling depressed over his inelegant dependency, Harry eventually decides to support himself through military service and distinguishes himself as an officer. His fervent support for the revolutionary cause in America, years later, when his brother has inherited Miles Warrington’s title and fortune and wedded Theo Lambert in England, underscores Harry’s lingering state of incompleteness, his need to share in the identity-defining transformation of the

American Revolution. He learns to embrace the identity he tried to repress during his social exploits in England as a younger man. Distinguished military service, and activity, rather than dependence and passivity, can be for Thackeray a means of achieving legitimate gentlemanliness, as Dobbin does, for example, and Harry is given the opportunity to recover the propriety he lost during his arrest (Ferris 422). In another move toward permanent self-definition, Harry purchases his own estate in Virginia, but his marriage with Fanny Mountain, the daughter of his family's housekeeper, is but another bad pledge of himself: having adored Fanny since her childhood, he feels obligated to protect her from his mother's domestic tyranny by marrying her, but she is controlling and unkind, and he does not grieve too deeply when she dies (786). She is another kind of pretender to gentility, without the character to merit such esteem, who threatens Harry's respectability in his community. Sir George coerces him into proposing to Hetty, Theo's sister, but she refuses him, and in the end, Harry lives out his days on his Virginia estate, happy with "the sports and occupations he found there" (802, 786). "How happy he whose foot fits the shoe which Fortune gives him!" exclaims Sir George, in writing about his brother's contentment in later life (786). Though he lives comfortably on his estate, Harry has been redeemed from unwise pledging in pursuit of what he thinks is a more "complete" life, instead enjoying what he has been given and achieved for himself. Sir George's confessed irritation at the obligations accompanying his English title reminds us that even reaching the top of the social ranks that we invest with so much meaning does not guarantee satisfaction, and may bring its own troubles. Unlike Barry and Becky, who continue seeking new ways to transform themselves into people deserving others' credit, this third pledger is redeemed and returned to being what he truly is: an unglamorous, respectable Virginian.

Chapter 3

“You do not think what it is”: Love and Pledging in Trollope’s Mercenary Marriages

Just as it put Dickens’s childhood visits to the pawn shop visits far behind him and restored Thackeray’s lost fortune, successful authorship provided a path toward financial stability and social prestige for the disadvantaged Anthony Trollope. Trollope dwelled on the margins of respectability as a child, with his scholarly father a financial failure and his mother attempting to support the family through her writing. Living uncomfortably close to the sons of wealthier families while a day-student at Harrow, Trollope knew the pain of being an outsider. As a young man he struggled to make a living for himself as a junior clerk at the post office in London, sinking quickly into debt as he developed an appetite for fine things he could not afford. In his autobiography, Trollope recalls that he once paid about £200 in interest on a loan of £12 to cover a tailor’s bill. “That is so common a story as to be hardly worth the telling,” he reflects, but adds that what made the experience particularly memorable and painful was that the moneylender would visit him daily at the post office, demanding payment (*Autobiography* 39). It was “a most heart-rending but a most intimate acquaintance,” he recalls, capturing that basic truth about debtors’ uncomfortable familiarity with their creditors (39).

Believing that while he lacked the talent for verse or drama, penning novels might provide a path to his social advancement, Trollope balanced his growing responsibilities at the post office with a strenuous writing schedule, ultimately becoming one of the nineteenth century’s most prolific and financially successful writers (*Autobiography* 43). Unsurprisingly for a man who tracked the number of pages he wrote each day and calculated precisely the profits his writing generated, Trollope wrote frankly about money and was often called “vulgar”

for doing so. It was in the initial reviews of *Can You Forgive Her?* (1865) that critics first began to accuse Trollope of vulgarity (Michie 144). A reviewer in the *Spectator* wrote that Trollope had a “strong unrestrained appetite in the vulgarer fun” of characters like the wealthy but unrefined Mrs. Greenow, indulging in writing more about her than his aristocratic characters in the novel, who made for more amusing reading (*Spectator* 248). Henry James also found Mrs. Greenow’s large presence in *Can You Forgive Her?* objectionable (251). *The Way We Live Now* (1875), with its cast of dishonest, greedy characters, was considered by many to be excessively coarse; one reviewer, Meredith White Townsend, wrote that Trollope “surrounded his characters with an atmosphere of base sordidness which prevents enjoyment like an effluvium” (397).

Elsie B. Michie writes that one reason that Trollope’s novels provoked such strong judgments from his contemporaries was that they were frank about the fact that non-landed wealth was responsible for England’s economic success during the Victorian period, for many were worried that England was becoming a plutocracy in the image of America (142-143). Trollope’s “vulgar” characters speak openly about their commercial wealth and business pursuits, and employ their money for political purposes (146-147, 150). Expressing this popular anxiety over the power of commercial wealth, one reviewer of *The Way We Live Now* questioned the plausibility of a character like Auguste Melmotte, wondering “whether indeed a vulgar *nouveau riche*, whose antecedents are in the highest degree suspicious, can so easily manage to force his way to the very front of English aristocratic society, securing even the presence of princes at his receptions” (*Examiner* 410). Michie identifies one of Trollope’s central concerns as the interactions between the old aristocracy and this new commercial class, and comments that “the explicitness with which he depicted these social interactions made Trollope successful but also necessitated his critical reception as vulgar” (152).

Though it made his first readers uncomfortable and drew their ire, Trollope confronts his audience with an undeniable reality of modern life: personal relationships are often dependent upon money. In the world of his fiction, personal commitments have financial overtones, and the size of one's bank account has important social and political repercussions. It is for this reason, after all, that the commercial class can eventually lead lives indistinguishable from those of the landed gentry. Others authors explore similar topics – *Vanity Fair* (1848) is probably the most famous of many other Victorian novels that illustrate the power of money to change social position – but Trollope does so with striking, and at times, brutal, detail: his characters turn over and over in their minds precisely how much money they need and how they can manipulate a loved one to get it, and financial distress often triggers not just social awkwardness but physical violence, graphically described. Trollope takes his time with these elements of his fiction, allowing his characters much narrative space to brood over money's impact on their lives. Three of Trollope's most memorable novels, *Can You Forgive Her?* (1865), *The Eustace Diamonds* (1873), and *The Way We Live Now* (1875), explore the consequences of unmet personal obligations: broken engagements, disregarded responsibilities to family, and lost investments. Though different in nature, the novels' central conflicts share the quality of having significant financial and social repercussions. Money and emotion get tangled and motivations become mixed.

As he examines the ways that money shapes and even determines social life, Trollope adapts the discourse and dynamics of the pawnbroking trade to explore the motivations and power structures involved in personal relationships. Pawnbroking is an area of Victorian finance where the lines between public and private life blur: privately treasured possessions temporarily become publicly traded goods; the moneylender is an “uncle” who literally handles some of the

most intimate material aspects of family life. Discretion and trust are central to a successful pawnbroking trade. Yet for all the trust required, pledging is presumably temporary. Nothing is final; everything can be transformed once again, the property and money restored to their original owners and all embarrassing connections erased. Pawnbroking, with its contingency, becomes a relationship model in these three novels, as characters are valued for their financial assets, taken possession of, and used over and over again for another's gain, possibly to be surrendered, if conditions change. It is no wonder that Trollope uses the word "pledge" so frequently to refer to the emotional and social commitments that he shows to be uncomfortable, changeable, and exploitative. Deceptively honest and intimate, the word carries along with it the popular image of the sordid dealings in a pawn shop, where greed and vice drive trade, and the sense of personal risk involved in committing oneself to certain obligations. Layering these connotations onto personal relationships, Trollope heightens the discomfort of his narratives about selfish pursuits of wealth and power.

Although it can be detected in the way that Trollope depicts political alliances and familial relationships, most often, the pawnbroking model gets applied to romantic relationships between men and women. Trollope is especially interested in courtship in his fiction, and he said himself that "there must be love in a novel" (McMaster 299). Yet the primary male-female relationship in these novels is not a marriage, but a prolonged, often unhappy engagement, and the obstacle to permanent union is almost always financial debt. Much like a pawn remains unused until its owner reclaims it, in these engagements, someone is removed from circulation without yet being given a definite place of belonging and purpose, leading to a sense of hopelessness and uncertainty. During the Victorian era, the duration of a pawnbroker's loan could be as long as a year (with even longer windows for reclaiming profits on auctioned

pledges), and similarly, Trollope's uneasy engagements are protracted by persisted debt, until money is found – or someone finally breaks off the engagement because it is no longer financially wise. As lovers become pledgers and pawnbrokers, Trollope's work illustrates how the discourse of debt and credit has changed the shape of even the most intimate human relationships.

It has become a critical commonplace to note the Victorian novel's depiction of the "marriage market," and how the treatment of marriageable women resembles the circulation of commodities in the marketplace, valued for the fortunes they represent and their aesthetic appeal. This has been true of Trollope scholarship as well.¹ An understanding of the ways that the dynamics of the marketplace influenced how writers like Trollope thought about interpersonal relationships is certainly essential to Victorian scholars. In light of how critical the issue of pawnbroking was for the Victorians, it is important as well to consider how the dynamics of this particular sector of the Victorian economy exerted its own unique influence over the imaginative conception of marriage, which was so often a means of gaining or improving social and financial credit, and in which sentiment and material need collided in a similarly stressful way. It is more fitting, I think, to approach Trollope's engagements and marriages not just as processes of buying and selling in a marketplace, but as pledging transactions, because it does greater justice to his portrayal of the tension between economic self-interest and sentiment in personal relationships. When Trollope writes of characters "pledging" themselves to one another in mercenary engagements, we should not only recognize the implicit comparisons to commodities

¹ See, for example, Jane Nardin's *He Knew She Was Right: The Independent Woman in the Novels of Anthony Trollope*, Christoph Lindner's "Sexual Commerce in Trollope's Phineas Novels," Anca Vlasopolos's "The Weight of Religion and History: Women Dying of Virtue in Trollope's Later Short Fiction" in *The Politics of Gender in Anthony Trollope's Novels: New Readings for the Twenty-First Century*, and Deborah Morse's chapter on *Ayala's Angel* (1881) in *Reforming Trollope: Race, Gender, and Englishness in the Novels of Anthony Trollope*.

on the market, but also the suggestion of the pawn shop's tension between emotion and economics, and the lack of closure in the transaction. A pledge's status is never settled; it is dependent on rapidly changing economic conditions and can be altered as needs arise. As Dickens and Thackeray have already shown, no object is too sacred to be sent to the pawn shop when the ready money runs out, and Trollope extends the pawnbroking motif in a disturbing direction, exploring how affection and personal loyalty can be turned into cash. To see Trollope's characters as pledgers and pledges is also to grasp more fully his examination of how individuals can be exploited repeatedly for financial gain, and then easily discarded.

Trollope's readers would certainly have been aware of the moral and practical critiques of pawnbroking, and the significance of the trade as a symbol of national concerns over the financial industry and social reform as well as personal misfortune. At the time of the publication of the three novels under consideration here, pawnbroking was often in the newspapers. The pawn shop brought together economic and legal concerns, personal drama, and consumer spectacle, making it a perfect subject for periodical publications interested in portraying the busy modern world. Pawnbroking formed the basis for heartrending tales of family distress, comical illustrations, and crime reports, but very often, the business itself was a curiosity, carefully and vividly documented for a middle-class audience evidently eager to understand its complicated regulations and consider its significance as a social and financial institution. An 1865 article in *Reynolds Miscellany* describes the array of pledges and patrons in a pawn shop with a curiosity and precision of detail that echoes Dickens's writing in *Sketches by Boz* (1836), remarking, "Much as already been written on the subject, but we may, with a sanitary view, glance at it once more, and note one or two of the particularities of this trade, which has grown to vast proportions, and in which capital to an enormous extent is invested"

(134). Pawnbroking by this time was seen as a significant aspect of the financial system that merited close study – and as the word “sanitary” suggests, such study promised as well a tantalizing glimpse into the urban underworld. Moreover, for encountering so many different people and possessions, the pawnbroker was considered a kind of expert on human experience: his accounts could be as interesting as a realist novel. Like many writers of the day, the author of the *Reynolds* article notes how “the pawnbroker and his assistants have constantly before them a moving and ever-changing series of human forms,” allowing them to develop “greater facilities for the observance of human nature” than any other professional (134). “[A pawnbroker’s] perceptions of character ought to be as keen as any detective’s,” wrote T. Turner in his lecture on pawnbroking for the Mutual Improvement Society (later re-delivered and published as a pamphlet), going on to explain the endless variety of objects and customers requiring scrutiny (11). Such comments anticipate the way the pawn shop and the sharp-witted pawnbroker would appear in later Victorian detective stories. Pawnbroking made for exciting reading.

Pawnbroking was also going through a time of reform during the mid-Victorian era that generated much attention from the press, as laws were passed to correct some of the irritations caused by the 1800 Act. Eventually, the pawnbrokers had real cause to celebrate. The Pawnbrokers Act of 1872, a landmark piece of legislation which remained largely in place until the Consumer Credit Act was enacted in 1974, was the result of several years of inquiries into the trade and lobbying from the pawnbroking associations (Hudson 71, 140). A Select Committee was formed in Parliament for studying the trade in 1870; they interviewed many pawnbrokers, including Hardaker himself, to get insight on the business as it currently operated and how it could be best improved (Hardaker 182, 190). The Act, which did not apply in Ireland, which had its own pawnbroking law, regulated only those pawns up to £10 (Hudson

151). It gave specifications for the information which was to be included in the pawnbroker's record and on the pawn ticket; the proper course of action if a pledge were destroyed; and how a customer should handle a lost ticket (150-151). It set interest rates at one halfpenny for every 2s. borrowed per month for loans up to 40s. (25% per annum), and 2s. 6d. for loans up to £10 (20% per annum) (Hudson 151-152, Tebbutt 8). There were also fees for duplicate tickets (Hudson 151-152). Pledges worth more than £10 were pawned with a Special Contract, which allowed the pawnbroker freedom to set the monthly interest rate, length of redemption time (at least three months), and costs of storage (Hudson 153, Tebbutt 8). The legal redemption period for pledges under £10 was twelve months and seven days; after that time pledges under 10s. became the property of the pawnbroker and more valuable pledges had to be sold by public auction, which were also carefully regulated (Hudson 152). A customer was entitled to the "overplus," or sum over the amount of the original debt, of the auction sale for up to three years afterwards (152). The Act set standards for licensure and stated that the pawnbroker had to post important information for customers in the shop (155). It prohibited taking pawns from children, taking other pawnbrokers' tickets, employing minors, conducting business on Sundays and certain holidays, purchasing pawns except at auction, and selling pawns against the stated rules (155-156). The procedures for searching for stolen goods were much the same as before (156). Hudson observes that the Act benefited pawnbrokers as it "provided a remarkably good framework within which a pawnbroker could do business with unbusinesslike people," by making the relationship between customer and dealer more easily understood (70).

While the studies contributing to the passage of the 1872 Act, and the regulations the Act set in place, did recognize the authority of pawnbrokers to control certain aspects of their business, underlying many of its stipulations is the assumption that pledgers must be protected

from the conniving pawnbroker eager to exploit them for a profit. The mid-nineteenth century did see a turn toward greater sympathy for the poor and their reliance on the pawn shop, but some writers still portrayed the pawnbroker as a villain. In 1852, Alexander Thomson opined on various “social evils” and how they might be remedied, including a chapter on pawnbroking, which, he remarks, “is no small source of crime” (25). For although “in itself, and if followed out on right principles, there can be no fault found with [pawnbroking],” he claims, police records demonstrated that honest pawnbrokers are the exception, not the rule (25, 26-27). “All the risks of the bargain are against [the poor pledger]; and the profits realized from the trade are understood to be such as to give great presumption that the returns are far larger than from almost any other use of capital,” he reflects (26). It was often believed that pawnbroking was an easy, lucrative business, although in reality it was fraught with legal hassles, required significant capital and commercial space, and carried much risk. An 1865 pamphlet by John Colborne, who had been recently sued for libel for railing against moneylenders, decries the practices of the “vampires of London,” including pawnbrokers, whom he accuses of selling fake and stolen goods, removing diamonds from jewelry, and conspiring with other pawnbrokers to keep prices down at the public auctions of surrendered goods and deny pledgers their right to the overplus from the sale.

While those who decried the evils of the pawnbroking system were never completely silenced, the formation of the Select Committee and the ample news coverage of the proceedings are further indication of a general shift in popular attitudes toward pawnbroking as a necessary and legitimate aspect of the financial industry, as well as the growing popular interest in its operations. Observers of pawnbroking during this era were less interested in the pathos of the pawn shop scene than in understanding the real nature of the business. Many general

explanations of the trade were published during these years, explaining to a middle-class audience interest rates, loan terms, duplicates, and storage practices. They clarified the relationship between a pawnbroker and pledger, the long-term costs of quick relief from “my uncle,” and the best ways to ensure fair dealings at “the poor man’s banker” (Hollingshead 179).

Turner’s lecture repeats a common statement that “while they live by the needy, they help the needy to live,” and goes further in claiming the importance of pawnbroking to all levels of society, stating that in a very real way, the nation’s economy is built upon various types of “pledging”:

In this present day our greatest capitalists are our greatest pawnbrokers; and our greatest merchants, their best customers. If only we could get at the facts, we could claim as many of our Uncles, who forego the honour, and never display their dignity by mounting the three gilt balls. Taxes have been pawned in this, as well as other lands. The revenue of the Post Office is pledged to some extent, I believe, in perpetuity, for the everlasting benefit of a noble house. Rates are pawned to an enormous extent in the metropolis, as inhabitants know to their cost. The broad acres which given titles to many of our aristocracy, and the mansions in which they live in splendor, and receive the homage of their less dignified brethren, are as much in pawn as the flat-iron on which my Uncle lends his fourpence . . . Every mortgage deed is but another name for a pawn ticket; the only difference being, our honest friend the lawyer, lives by making the pledge secure. The bill of exchange, or promissory note, is but another form of pledging; the redemption time being specified. The commerce of this and other lands have multiplied a hundred fold by its existence. Moneylending is a necessity to maintain the commercial greatness of our country, and give employment to its teeming population. To enact laws to prevent it, would be as foolish as forbidding the husbandman to sow his seed; and the result would be as disastrous. (4-5)

This endlessly fascinating form of moneylending, which defenders hailed as sound economics and determined critics still scorned as swindling, supplied Trollope, aware as he was of the attractions and dangers of easy credit, with an increasingly familiar and particularly illuminating model for intimate relationships with mercenary overtones. The “pawnbroking relationship” is ideal for Trollope’s “vulgar” fictions, because, like the modern, more fluid social world he occupied, the pawn shop is a place of dubious respectability, where such treasures as

honesty and sentiment can get pawned for easy wealth. And if the pawnbrokers' record books were to be believed, "everybody," that great social authority, was pledging.²

Can You Forgive Her? (1865)

The opening lines of *Can You Forgive Her?* explain that the novel's title refers to Alice Vavasor, whose possibly unforgiveable transgression is breaking off not one, but two, engagements, and then reengaging herself to the first before settling on the second. But there are two other women in the novel who imprudently allow themselves to be romantically linked to two men simultaneously: Alice's maternal cousin, Lady Glencora, who struggles to resist the dashing Burgo Fitzgerald and remain true to her husband, Plantagenet Palliser; and Alice's paternal aunt, Mrs. Greenow, who long delays making decisions on the two marriage proposals she receives from Mr. Cheesacre and Captain Bellfield. The pronoun in Trollope's title asks us to think about all three women and the shades of infidelity they represent: encouraging two different suitors, moving between engagements to two lovers, and loving a man who is not one's husband. *Can You Forgive Her?* is primarily a novel about indecision and unfaithfulness, the perils of non-commitment. Trollope moves slowly, allowing ample time for the women's emotional wavering, despite lightly mocking their tendency to overanalyze their lovers and the consequences of their decisions: "It was [Alice's] special fault, that when at Rome she longed for Tibur, and when at Tibur she longed for Rome," he remarks, as Alice begins to regret her decision to break off her second engagement (*CYFH* 124). Several reviewers no doubt expressed the thoughts of many an impatient reader when they complained that *Can You Forgive Her?* had

² Ayelet Ben-Yishai notes the habitual reliance on the opinions and behaviors of "everybody" in *The Way We Live Now* to determine the propriety of any given behavior (163).

no plot (*Saturday Review* 242, *Spectator* 245). “For so thick a book, there is certainly very little story,” observed Henry James (249). Trollope keeps the reader in a state of suspension matching that of his three uncertain women and their suitors, who are always waiting for some decision or sign that will point the way forward. It is appropriate that very little *happens*, and the reader feels the tension mounting as the characters wrestle with possibilities and yearn for resolution.

Trollope’s deliberately slow narrative pacing allows the women to maintain their relationships with both suitors at the same time, and always to feel that they might be better off with the other man. Engagements, marriage vows, and lovers’ promises, despite the Victorian social conventions that would make these pronouncements fairly binding, represent only partial commitments in the novel, as the women continually reevaluate the risks and benefits of their decisions and break and repair ties with their lovers. At the beginning of the novel, Alice is upset by a letter from her second fiancé John Grey, in which he discusses preparing his home for her arrival, because it assumes their permanent union is inevitable: “No . . . she had no husband; – not as yet. He spoke of their engagement as though it were as betrothal . . . as though they were already in some sort married . . . There still remained, both to him and to her, a certain liberty of extricating themselves from this engagement,” she thinks (*CYFH* 23-24). Yet despite her insistence on the lightness of their engagement, and her refusal to set a date for the wedding, Alice feels that to break it off would represent a serious rupture, believing that “she had no wish to go back on her pledged word” (24). “She thought that she had no such wish,” Trollope qualifies, never allowing for certainty of plan or feeling (24). Beyond the use of the highly charged word “pledge” to denote the commitment Alice has made, the partial nature of the novel’s romantic relationships, and the frequency of the women’s shift in attention and identity as they move between their suitors, makes Trollope’s love triangles resemble pledging

relationships, where the object of worth and desire – in this case, the moneyed woman – moves between social arrangements where she is identified, valued, and used differently. And like pledging, there is the illusion that there is always a way to get out unscathed. But as Trollope demonstrates, “redemption” comes at a high price.

As she is wavering in her commitment to the devoted and unimpeachable John, Alice reconnects with her cousin George Vavasor, to whom she had been engaged some years earlier until he was “deliberate[ly]” “untrue” to her, likely indulging “his own low lusts” with other women (25). Her tranquil affection for John cannot match the strong feelings she once had for her cousin, despite his betrayal of her love. “There had been something of a rapture in that earlier love which could never be repeated,” she believes (24). For Alice, the primary problem with a marriage to John – and the most attractive aspect of a marriage to George – is the sense each would give her of having been true to her character and achieved the certain social identity she seeks for herself. She believes she is not “good” enough to be the wife of such a paragon of virtue as John Grey. “How could she, full of faults as she knew herself to be, – how could she hope to make happy a man as perfect as he was!” she thinks to herself (24). Moreover, she worries that the life he will offer her, one of quiet retirement at his modest country estate, will not be fulfilling. In the “desolate calmness” of life at Nethercoats, she would have no opportunity to be actively engaged in public life, a vague dream she has long had:

Alice Vavasor was ever asking herself [what she would do with her life], and had by degrees filled herself with a vague idea that there was a something to be done; a something over and beyond, or perhaps altogether beside that marrying and having two children;—if she only knew what it was . . . When she did contrive to find any answer to that question as to what she should do with her life,—or rather what she would wish to do with it if she were a free agent, it was generally of a political nature. She was not so far advanced as to think that women should be lawyers and doctors, or to wish that she might have the privilege of the franchise for herself; but she had undoubtedly a hankering after some second-hand political manœuvring. . . She would have liked to have around her

ardent spirits, male or female, who would have talked of "the cause," and have kept alive in her some flame of political fire. As it was, she had no cause. (92-93)

Trollope has some fun with Alice's aimless longing to be something other than a conventional wife and mother, but though he chuckles at her rebellious streak, there is some tenderness in the way that he describes her desire for a life with purpose and excitement beyond the domestic sphere. In many ways this passage anticipates how George Eliot will describe *Middlemarch's* Dorothea Brooke as a modern St. Theresa, yearning for something great to do but unable to achieve much.³

With George Vavasor, however, Alice has a definite opportunity for public involvement, by using her modest fortune to fund his political ambitions (as Dorothea Brooke eventually will do for Will Ladislaw). The opportunity to take a vicarious role in political life through her patronage of George is one of the reasons that Alice breaks off her engagement to John, and her eventual re-engagement to George is based not on strong romantic feeling, but rather on her desire to help his career; it is her "earnest wish" for him to be in Parliament and for her to have "the honour and glory" of being the wife of an MP (269, 274). George's flawed character is also

³ Rachel Ablow explains how Trollope's female characters "are nearly unanimous in their understanding of marriage as a kind of job," not only because it is "their inevitable destiny, their source of income, and the locus of their identities," but also because being a wife is a "position they have a responsibility to fulfill, but that only they can wholly define" (138). She sees these characters putting more importance on the general role of "wife" than in being the devoted, submissive partner of "any one particular man" (138). They have a certain independence of thought, rather than being in full "sympathy" with their spouse, although they still are represented as "connected . . . by a natural and mysteriously physical bond" (138). In *Can You Forgive Her?* we see Alice in particular wrestling with the impulse to hold the position of "wife" to an MP, and define this relationship based on her own ambitions rather than sexual attraction or submissiveness to George. In John Grey's eventual insistence that Alice marry him instead, we see him appeal to more traditional ideas of sympathy between spouses and female submission to male authority, as when he tells her that she has always been his, and that she must comply with his demands (*CYFH* 623, 625). Ablow notes now this compliance comes after Grey pulls her body close to his, an example of the seeming irresistibility of the physical bond between spouses (139).

less intimidating to Alice: unlike the placid and perfectly behaved John Grey, George is passionate and temperamental. Though he is an energetic and fairly capable businessman, George ruined his first promising career in the office of a parliamentary land agent when he struck his superior in a rage (33). Trollope goes so far as to assign George a physical marker of his dangerous temper: his most noticeable physical characteristic is a deep scar running down his face, which he earned as a boy when attacking (and killing) an intruder in his home (38). Whenever George gets angry, the narrator confides, the scar seems to grow and darken, giving its bearer an even more menacing presence (37). George's violent temper and determination to achieve personal success at all costs is an extreme version of Alice's desire to steer her own course, and not simply follow the wishes of her increasingly impatient relations. She sees in her cousin a man whose character seems to accommodate and excuse those of her qualities that others perceive as faults.

For Lady Glencora as well, the choice between lovers is a choice between different social identities. Her sober husband, heir to the Duke of Omnium, immerses himself in his political career, and is often uncertain of how to relate to his young, whimsical wife. While their combined fortunes allow them to enjoy a lavish and relatively happy life, the couple feels immense pressure to produce an heir, and Glencora fixates on her failure to conceive, convinced that she has lost all favor with her husband, whom she assumes only values her as a potential mother. Several times she declares that it would be better for her to die so that Plantagenet could remarry and have a child; unless she manages to continue this aristocratic family line, she essentially has no social purpose (492). Despite her own aristocratic background, she is often at odds with the formalities of life among the nobility, and escapes into fantasy to cope with the pressure. "I do so try to be proper," she says to Alice on their first afternoon together, "and it is

such trouble . . . Oh, what fun it would be to be sitting somewhere in Asia, eating a chicken with one's fingers, and lighting a big fire outside one's tent to keep off the lions and tigers" (189).

Glencora married Plantagenet "without pausing to doubt" once her relatives had convinced her not to throw away her vast wealth on the wasteful Burgo Fitzgerald, but she still loves Burgo passionately (157). When he writes to her proposing that they run off together, she seriously considers leaving the aristocratic life for which she believes herself unfit, and sacrificing her reputation and fortune for peaceful anonymity and love on the Continent. She would be Lady Glencora no longer, only the mistress of an itinerant gambler who uses his money for his own pleasure, and of whom others have said that he would probably mistreat and possibly beat her. But she believes a life with fewer rules to follow, and more passion, even violent passion, is more suited to her happiness than the restrained existence she has had since her marriage:

"Would it not even be better to be beaten by [Burgo] than to have politics explained to her at one o'clock at night by such a husband as Plantagenet Palliser?" she reflects (358). And while she knows the moral shame of such a decision, even a fall into complete disgrace seems to her preferable than the uselessness and discontent which she feels as Palliser's wife: "'Though I do sacrifice myself,' she would say, 'I shall do more of good than harm, and I cannot be more wretched than I am now'" (355).

For Alice and Lady Glencora, then, uncertainty over their choice of partners represents uncertainty of identity, a lack of a sense of belonging and purpose, as well as uncertainty of their value – how their personal and monetary resources can be of use. Alice and Lady Glencora's deeply felt personal struggles, and the many pages devoted to their worries over being true to themselves and to their promises, find a humorous contrast in the romantic entanglements of Mrs. Greenow, the "vulgar" widow worth forty thousand pounds (*Spectator* 247). The sociable

and spunky Mrs. Greenow's choice of a second husband lies between a snobbish farmer and a penniless wanderer, certainly representative of different lifestyles: one as another asset for Mr. Cheesacre to cultivate and celebrate, like so much manure; the other as Captain Bellfield's patient partner who must keep him on a tight leash. While she encourages both men in their attentions, Mrs. Greenow makes a show of being conflicted over surrendering her widowhood and becoming a wife again. She moves between dramatic pronouncements of her devotion to the memory of her late husband, a man thirty years her senior, and coy flirtations with Cheesacre and Bellfield (49). Mrs. Greenow's romantic interludes with the two men are an absurd façade to a situation that is truly all about money: each party frankly admits he or she would like to have more of it, and a clever marriage bargain is the key.

The dynamics of this love triangle, by association, deflate Alice's idealism and Lady Glencora's ardor in their own conflicts, and remind the reader that money, not love, lies at the heart of all the novel's marriage plots. George Vavasor and Burgo Fitzgerald have little on their minds besides using their admirers' wealth for their own advantage. Burgo claims that he wants to marry Glencora to make her happy, but he admits it is his only means of saving himself from financial ruin, and aside from the monetary resources it would bring; George finds the idea of marriage unappealing, especially (and significantly) for its permanence (348, 252). And while George dislikes the idea of using Alice for her money, he acknowledges that the greatest pleasure of marrying her would be taking her away from John Grey, who once took her from him: either way, she is an object to be seized and used for his benefit (252).

Crucially, the change in the women's social identities that a commitment to one of their lovers represents is accompanied by serious financial obligations and material exchange. The flow of money and goods begins long before a final decision is reached, which strengthens the

parallels between these relationships and pawnbroking: debt exists, though the relationship may be altered or dissolved. Mr. Cheesacre's constant deliveries of fresh eggs, cream, meat, and produce to Mrs. Greenow's house during his desperate attempt to secure their engagement embarrass her to the point that she insists they stop (167). While the produce is "a very comfortable assistance to the housekeeping of a lady living in a small way in lodgings," Mrs. Greenow dislikes feeling indebted to Mr. Cheesacre, who is wealthier than she, and often makes a show of his solvency, bragging that "there ain't any of my paper flying about" (166, 81). "What are women, situated as we are, to do under such circumstances? When gentlemen will be too liberal, their liberality must be repressed," she explains to him, pointing out the impropriety of debt between close friends (167). The scene of Mr. Cheesacre slowly trudging home with his rejected produce is comical, but the episode points to something that Trollope is examining seriously, the fact that romantic love is too often, and improperly, subordinated to a sense of financial obligation. Simply put, Mrs. Greenow cannot marry Mr. Cheesacre to pay for the groceries – yet it seems as if he believes she might, as he values material comfort and financial security above all else.

The unwelcome baskets from the farmhouse illuminate the serious financial obligations Alice and Glencora assume in their tenuous relationships with George and Burgo. Similar to Mr. Cheesacre, George and Burgo view romantic attachment as signifying a free line of credit, and they expect Alice and Glencora to give material resources freely as proof of their affection. Though Alice insists on a yearlong engagement (echoing the Victorian pawnbroking standard for loans), George exploits Alice for her wealth before the wedding date has even been set. His letter proposing marriage to her frankly announces that "If you were my wife tomorrow I should expect to use your money," and in her very unromantic reply, Alice assures him that he may

have whatever he requires during their engagement; he promptly asks for a thousand pounds to cover his election expenses (254, 274, 346). George is enraged when he eventually discovers that John Grey is secretly paying George's expenses himself; the money must come from Alice or it has little value. For George, being able to control Alice's money is the surest sign of her belonging to him; he is fairly insulted when she refuses to kiss him, but furious at any resistance to giving him money. He believes that an unlimited allowance should be "a matter of course," and threatens Alice with physical violence if she goes back on her word, which convinces her that a marriage to George would be impossible (454).

Besides these verbal threats and his ever-darkening scar, George has two other violent outbursts over money in the novel. Blaming his sister for not doing more to secure his position as his grandfather's heir, he pushes Kate to the ground and breaks her arm, cruel repayment for the financial resources she has supplied him and her assistance in getting Alice to accept his proposal (474). He also fires a gun at John Grey out of anger over his scheme to protect Alice's wealth, narrowly missing him (606). The very real physical threat that George presents in times of financial frustration suggests that Lady Glencora's concerns that the spendthrift Burgo may take to beating her are not unfounded. As he will do in *The Eustace Diamonds* and *The Way We Live Now*, Trollope links financial worries to physical violence, his visceral imagery illustrating in a disturbing and powerful way how an obsession with money transforms human relationships and compromises integrity. These scenes of violence put financial abstractions into absolutely and horrifyingly concrete terms, with physical wounds serving as unmistakable signs of how a person is ultimately viewed as a pawn-able object, handled roughly when he or she has no power to raise funds.

When he is finally disinherited, George becomes ferocious in his insistence that Alice be “true to [her] pledge” to him and give him the money he requires (504). Her signature on bills of credit is “just the same as ready money; – just the same,” according to George’s agent: for George, Alice is like a valuable object stored away for the sole purpose of being pawned, just waiting to be turned into cash (505). Yet he discovers that bills signed by ladies of leisure are worth little to the brokers in the “lower depths” of the City, and he must sell Alice’s bills for two thousand pounds at 20% interest to have his ready money (508). Giving the brokers Alice’s good name, signed on those sheets of paper, he trades his most private “possession” – his intended wife – in the public market for temporary assistance towards public advancement. Alice has been pawned, at 20% interest: the precise rate for pledges of middling value under mid-Victorian law.

Though Alice’s signature has little value for the brokers, it means much to her and George. Alice does not want to comply with George’s demands after he treats her so badly, but because she had made a promise to him, his belligerent letter asking for money

made Alice think immediately of her own remissness,—if she had been remiss,—rather than of the enormity of his claim upon her. The decision with which he asked for her money, without any pretence at an excuse on his part, did for the time induce her to believe that she had no alternative but to give it to him, and that she had been wrong in delaying it. She had told him that he should have it, and she ought to have been as good as her word. (504)

Here Trollope exposes how emotional manipulation and financial exploitation, like physical violence and debt, often go hand in hand. Alice’s personal attachment to her cousin and her desire to see him succeed lead her to commit herself to a disastrous marriage bargain which will deplete her entire fortune, and with her written promise to give him her money ahead of the wedding day, she has made the engagement just binding enough to be dangerous. Alice and Kate stand together as victims of George’s selfishness, hurt (in Kate’s case, quite literally) at the

confusing intersection of sympathy and self-interest. Their love is the private possession pawned for personal gain and public prestige. In the way that it becomes his obsession, nurtured by injuring his loved ones and selfishly claiming all resources to meet escalating demands, George's career in Parliament is no better than the alcohol addiction that drives the sick parent to pawn all his or her family's belongings, as in so many sentimental Victorian pawnbroking narratives. For a man whose relationships, even that with his intended wife, are based upon written records of financial obligation, the destruction of his paper trail is a fitting image to accompany George's abrupt exit from the novel: we are told he burns all his personal papers before escaping to America (603).

Similarly, Burgo Fitzgerald, under pressure from his relatives to marry well and save himself from disgrace, was purely mercenary in his pursuit of Lady Glencora before her engagement to Plantagenet. His pledges of devotion to her then, though he believes them "honourable," were made with the expectation of material benefit, as is his renewed suit (248). The narrator confides that Burgo Fitzgerald is dangerous because as a "gentleman of high standing" he can obtain almost limitless credit of both the monetary and social varieties, an idea Trollope cleverly captures in the scene in which Burgo promises his doting aunt that if she will pawn her jewels to raise the money he needs to whisk Glencora away, he will "redeem them with the very first money that [he] got" (549, 408). When Burgo reflects on the implications of pursuing Glencora a second time, we see him struggling with giving himself credit, allowing himself to believe that he might redeem himself from a life of wastefulness by marrying a woman who believes in him, regardless of his character:

As he walked on, thinking of his project, he strove hard to cheat himself into a belief that he would do a good thing in carrying Lady Glencora away from her husband. . . . The more fixed his intention became, the more thoroughly he came to perceive how great and grievous was the crime which he contemplated. . . . But he tried to think that in this case

there would be special circumstances which would almost justify him, and also her. They had loved each other and had sworn to love each other with constancy. . . . But cold people had come between them with cold calculations, and had separated them. . . . Would not the sin be forgiven on account of the injustice which had been done to them? . . . Then he reverted to those dreams of a life of love, in some sunny country, of which he had spoken to Vavasor, and he strove to nourish them. (249)

Burgo, who charms everyone he meets, tries to be good and generous, but his love of money and himself betray everyone's faith, including his own. Even when he first lost Glencora, when he claimed he truly loved her, the narrator confides that it is only for a short time that he "felt the loss of his love more than the loss of his money" (248). Burgo is always performing his emotions; even when he believes he is being sincere, self-interest is always at the root of his actions. As Burgo awaits Lady Glencora's arrival on the night he plans to run away with her, the narrator describes his ability to feign romantic feeling:

And Burgo, if it was so that he had not heart enough to love truly, could look as though he loved. It was not in him deceit,—or what men call acting. The expression came to him naturally, though it expressed so much more than there was within . . . At this moment Burgo Fitzgerald looked as though it were possible that he might die of love. (416-417)

We see Burgo here as the master of self-presentation, able to act so completely natural while being false that he cannot be said to be acting at all – because unlike a more self-aware "pledger" like Becky Sharp, for example, he sincerely wants to believe in himself. Suppressing his own conscience as he vies for a life of wealth and comfort, Burgo represents the near-complete internalization of the values of self-interest that Trollope critiques, and Trollope leaves him forever "in pawn": after he fails to lure away Lady Glencora, Burgo ends up a perpetual debtor to his uncle, Sir Cosmo Monk, who pays his off his gambling debts and gives him an allowance of fifteen pounds a week – a sum which Glencora fears will barely cover the cost of gloves (642, 670).

Even after she decides against running off with Burgo, Glencora remains convinced that it would better for her husband if she left him or died (492). It is a revelation to her, and she cannot quite believe him, when Plantagenet tells her, “I would rather have you as my wife, childless – if you will try to love me, - than any other woman, though another might give me an heir” (493). This is the moment when Glencora is finally assured of her value and her place; she does belong in Plantagenet’s life – not as a material asset, but as a beloved spouse. John Grey similarly “revalues” Alice when they reunite on the Continent, convincing her that she is worthy to be his wife. Having broken off three engagements, Alice is certain that she does not deserve to be forgiven or made happy. “You do not think what it is, - for a woman to have promised herself to one man while she loved another,” she tells John (624). “I am a fallen creature . . . There are things which, if a woman does them, should never be forgotten” (624). But John insists that she never really ceased to be his, even when re-engaged herself to George, echoing the idea of dual ownership involved in habitual pledging, as an object belongs in part to both the pledger and the pawnbroker (623). The “redemption” of the two women at the end of the novel is not just moral, by their being united to the proper partner and “forgiven” their transgressions; it is also a final declaration of their value and belonging, an escape from the pledging cycle of uncertain identity and fate.

Neither John Grey nor Plantagenet Palliser values his wife primarily in financial terms; neither has need of another fortune at his disposal. Yet it is important to recognize that Alice and Lady Glencora’s relationships with these “right” men are not free from the dynamics of debt and credit that run through the novel. Trollope would never leave his readers so comfortable. John’s pressing Alice to be his wife and allow herself to be happy takes a strangely forceful, combative turn: “If you love me, after what has passed, I have a right to demand your hand. My happiness

requires it, and I have a right to expect your compliance. I do demand it,” he insists (624). John feels he is owed Alice’s hand in marriage, and the narrator compares Alice to a prisoner being pressed by a judge; she is at fault and must settle the balance of her debt by marrying (625). Plantagenet makes a “pledge” to his wife to abandon his political aspirations in order to take her abroad and heal their marriage, and feels he cannot go back on his word to her even when he is asked to be the next Chancellor of the Exchequer, his long-held dream (518). His pledge to her is at odds with what he feels he owes his country. But as the redeemed, virtuous wife, Glencora insists that he take the opportunity, releasing him from his pledge to her while she finally fulfills her own to him, bearing him a son. Redeemed from uncertainty, Glencora and Alice pay their debts to the men to whom they pledged themselves. Captain Bellfield and Mrs. Greenow’s marriage more explicitly maintains a debtor-creditor dynamic as the bride carefully controls her own income and metes out an allowance for her fiscally irresponsible groom (650).

Ultimately, the central question of *Can You Forgive Her?* is whether or not love can be extricated from the dynamics of debt and credit – in other words, can we love those who have not kept their pledges to us, and are we obligated to love those who redeem us? As the novel ends with the three marriages still colored by a sense of uncomfortable obligation, Trollope leaves us with the impression that “love” is a form of debt, and marriage a lifelong commitment to repaying one’s creditor.

The Eustace Diamonds (1873)

In *The Eustace Diamonds*, the third of the Palliser novels, Trollope again explores the problem of material interest in marital alliances, and the way this leads to half-promises and indecision in making commitments, turning love into pledging. Lizzie Eustace is another quintessential “pledger,” following in the tradition of Tigg Montague, Barry Lyndon, and Becky Sharp – famously, Trollope explicitly compares Lizzie to Becky in the novel’s second chapter (*ED* 21). In fact, it is as a dishonest pawn shop patron that we first know Lizzie: in the novel’s second paragraph we learn that before her marriage she made that classic misstep of all desperate pledgers, of pawning jewels she had received on credit (8). But rather than being arrested for debt, as one might expect, Lizzie convinces the jeweler, Mr. Benjamin, to give her a loan to redeem the jewelry from the pawnbroker on assurance that she is of age, and the loan will be repaid by her wealthy fiancé, Sir Florian Eustace. Of course none of this is true; Lizzie has not yet received a marriage proposal. But the redeemed jewels do help captivate Sir Florian, who is stunned a few weeks after his honeymoon by the jeweler’s bill and the realization of his wife’s true character. It is a remarkable beginning to the novel, not least for the way it so starkly demonstrates Lizzie’s audacious sense of entitlement and the cool, convincing insincerity that will carry her through the story. But most importantly, it explicitly unites two major motifs in Victorian fiction, marriage and pawnbroking.

In the novel’s backstory, dishonest pledging both enables Lizzie’s union with Sir Florian and becomes a metaphor for it, with half-truths being exchanged for financial assistance, and the relationship swiftly dissolved (in this case by Sir Florian’s death) after the bills are paid. The story of the brief Eustace marriage, which sets the stage for the novel’s primary conflict, is one of a bad pledge, in both senses of the word. The initial association of the marriage with the pawn

shop prompts readers to take a slightly different perspective on mercenary marriage: it is an economic transaction, yes, but in particular, it involves the transformation of private sentiments into financial advantage, as a pawned wedding ring becomes cash, and it is tenuous and non-binding, escapable when it ceases to be financially advantageous. With these opening paragraphs, Trollope makes dishonest “pledging” – false presentation, non-commitment, emotional manipulation, and unjust financial obligations – the model for the several inharmonious unions in the novel, which, like the Eustace marriage, are arrangements shaped primarily by financial and social need. The pledging relationships he creates are a means by which he exposes and critiques the way that economic self-interest has made love and affection assets to be turned into cash and social prestige.

Trollope’s characterization of Lizzie Eustace echoes his description of Burgo Fitzgerald, when he describes Burgo as being so natural at being fake, it cannot count as acting. Lizzie is a pathological liar, who lies without always knowing she is being dishonest. One habit of hers is forgetting whether or not she has actually read the literature she is fond of quoting to appear sophisticated, and she repeatedly makes claims about the extent of her property which she herself does not know for certain are true or false (161, 77). Like all practiced pledgers, she is a master of false presentation for credit, a person of attractive but misleading surface appearances: “She was made to sparkle, to be bright with outside garniture, – to shine and glitter, and be rich in apparel. The doubt might be whether paste diamonds might not better suit her character,” Trollope explains (132). Lizzie’s second engagement to Lord Fawn follows her first to Sir Florian in that it is based on misrepresentation of her financial situation and false professions of love to gain Lord Fawn’s trust, and she continues lying about her circumstances and feelings to

obtain credit from other suitors and acquaintances she believes might help her in her quest to keep the diamonds and marry well.

Christoph Lindner has written thoughtfully on Lizzie's ability to manipulate consumer desire smartly to market herself for marriage at the same time that she displays her own strong drive to consume. He sees the Eustace diamonds as emblematic of Lizzie's "enthrallment with conspicuous consumption," writing that the jewels "consume [her] imagination and dominate [her] desires" while also being a symbol of her own status as a commodity circulated on the marriage market (73, 74-75). While Lindner is correct to point out Trollope's alignment of Lizzie and the necklace as circulated objects, Lizzie's own obsession with the Eustace diamonds seems to me less a representation of a consumer's fascination with a beautiful commodity as much as her determination to secure her social identity. Lizzie only wears the necklace once; she often contemplates throwing the diamonds into the sea in Scotland, and is relieved when they are stolen from her in London. Actually possessing the necklace is stressful because of its high market value, but she refuses to give it up, and even when the jewels are gone, never to be recovered, she feels it is important to continue asserting her absolute ownership of them. The Eustace diamonds are a symbol not just of material wealth, but social authority, and as they are stolen and their legal ownership is debated, the jewels take on greater significance as a symbol of the orphaned, widowed, dubiously respectable Lizzie's uncertain social place.⁴ Possession of the jewels signifies membership in the Eustace family, and while Lizzie did not love Sir Florian and does not care about his family, the jewels represent social belonging and legitimacy, backed by years of family history. Though the setting of the jewels has changed over the years, they have

⁴ Jean Arnold also argues, without developing the point much further, that Lizzie and the diamonds come to mirror each other, each having a "fluctuating identity" (141). "The diamond necklace and the person become interchangeable," she writes (141).

staying power and value, both economic (valued at £10,000) and sentimental (as supposedly a present from an adoring husband, given in the privacy of their bedroom). As John Plotz has noted, the beguiling combination of these inextricably linked values is what makes the diamonds such a compelling object for Lizzie and others (35). I believe we are meant to read Lizzie as a similarly fascinating “thing” which does not fit with certainty into any one category, and her passionate assertions of her ownership of the jewels as her effort to claim an analogous sense of value and place despite her complicated social position (25).

Lizzie’s insistence upon her undeniable possession of these jewels and, in a similar vein, the Eustace family’s Scottish estate at Ayrshire, is an expression not simply of a desire for material comforts, but, more significantly, permanence and belonging. The narrator explains that after Sir Florian’s death, the orphaned, new mother is wealthy, but lacks many meaningful social ties: “She had brilliant prospects; and yet, through it all, there was a sense of loneliness that nearly killed her. Would it not have been much better if her husband had lived, and still worshipped her, and still allowed her to read poetry to him? But she had read no poetry to him after that affair of Messrs. Harter and Benjamin” (14-15). Even if Sir Florian had survived, he and his wife would not have had a close connection; Lizzie allows the relationship to wither after she manipulates Sir Florian into marrying her and solving her financial problems. But Trollope reveals that despite her lack of affection for her husband, Lizzie does crave the sense of place that marriage and family give her. At one point in the novel she is relieved to have a visit in Scotland from Sir Florian’s brother John, who is opposed to her in the suit over the diamonds, because it demonstrates to the rest of her visitors that she has not been abandoned by “those who might naturally belong to her” (271). During his two-day stay she makes a show of calling John

by his first name and emphasizing his relationship to her little boy. Lizzie needs the show of a family to dispel any impression that she is simply a greedy upstart.

While Jen Sattaur writes that that Lizzie's intense desire to remarry is "attributable to nothing more than her need for fiscal security and her desire for a comfortable life," I believe this is a serious misreading of the novel (48). Lizzie has £4,000 a year and an estate for her life – she does not lack her own money or material comforts, nor does she seek husbands who can augment her fortune; instead, her suitors are attracted to *her* wealth. Lizzie cares little for Lord Fawn as a person and knows that he has no fortune to bring her. "But it is much to be a wife; and more to be a peeress," she concludes, and decides to accept his proposal (*ED* 64). Frank is also of modest means, such that he feels he cannot live comfortably if he does not marry a wealthy woman. Of Lord George, Trollope writes, "He had never owned a fortune, and had never been known to earn a shilling" (269). Ultimately, it is not more money, but social standing, that Lizzie seeks in a second marriage. Even as she is unsure about which man she should marry, she knows it is wise to marry again, because it would give her a sense of place: "I would fain marry some one. To be as I have for the last two years is not a happy condition," she tells her cousin Frank (460). Lizzie is incomplete, lacking not only her diamonds but also the family connections that once defined her. The novel is not really about Lizzie's fight for beautiful jewelry to gaze upon and wear to parties, but her struggle to define her social position and control her future.

With her unfixed identity and constant sense of lacking, Lizzie Eustace follows other habitual pledgers in Victorian literature. Thinking of the family diamonds not just as a desirable consumer good, but as a signifier of the elusive, unchanging, longstanding public identity that Lizzie seeks, fits better into the context of the uncomfortable social transitions and identity

changes that the novel explores, which Lindner's analysis, focusing on consumer desire, does not address. *The Eustace Diamonds*, like *Can You Forgive Her?*, features a central character (as well as others) caught in a state of prolonged, uneasy in-betweenness, of which the contested diamonds are emblematic. As an estranged, widowed daughter-in-law engaged to another man, Lizzie is not quite a Eustace, but her engagement to Lord Fawn is uncertain throughout its duration, as Lord Fawn doubts the wisdom of marrying a woman whom others consider a thief and Lizzie remains determined to make this man she "despises" honor his promise to marry her (81). After six months their engagement finally comes to an end, when Lord Fawn decides that Lizzie's wealth is not worth the social liability of marrying a perjurer. All the while Lizzie flirts with her cousin Frank Greystock, a man she claims to love, but who becomes increasingly important simply because he promises to support her in her fight to keep the jewels as her own property, dispelling her constant fears of being deserted by everyone she knows. She moves back and forth between her allegiances to these two men for most of the novel, also considering a third gentleman, Lord George. She feels that despite her engagement to Lord Fawn and Frank's to Lucy, the final arrangement of relationships is still uncertain:

If Frank would pledge himself to become her husband in three or four, or even in six months, she would go at once. She had more confidence in Frank than even in Lord George. As for love,—she would sometimes tell herself that she was violently in love; but she hardly knew with which. Lord George was certainly the best representative of that perfect Corsair which her dreams had represented to her; but, in regard to working life, she thought that she liked her cousin Frank better than she had ever yet liked any other human being. But, in truth, she was now in that condition, as she acknowledged to herself, that she was hardly entitled to choose. Lord Fawn had promised to marry her, and to him as a husband she conceived that she still had a right. Nothing had as yet been proved against her which could justify him in repudiating his engagement. She had, no doubt, asserted with all vehemence to her cousin that no consideration would now induce her to give her hand to Lord Fawn;—and when making that assurance she had been, after her nature, sincere. But circumstances were changed since that. She had not much hope that Lord Fawn might be made to succumb,—though evidence had reached her before the last robbery which induced her to believe that he did not consider himself to be quite secure. (386)

The Eustace Diamonds is a “pawnbroking novel” because of the way that it depicts an emotionally and socially uncommitted Lizzie moving in and out of relationships that she believes will bring her credit, against a narrative backdrop of financial debt. Lizzie’s three suitors are all strapped for cash, trying to live elegantly within relatively narrow means and coping with nagging debts, and they each see Lizzie’s inheritance as a desirable asset. The consummate pledger, Lizzie is also a pledge, circulated and considered as a means of raising ready money. While Lizzie herself is not particularly interested in enriching her fortune through a second marriage, she is concerned about finding a partner who will defend her right to her property and help her avoid paying the Eustace family for their lost diamonds. The engagements and flirtations between Lizzie and her various suitors are false “pledges,” temporary, artificial displays of devotion in exchange for the promise of material and social aid, subject to change with varying “circumstances.”⁵

The habitual exploitation of sentiment for financial and social gain that marks Trollope’s pawnbroking narratives is seen not only in the way that Lizzie and her suitors feign interest in one another, but also in the other two engagements the novel features. While in Scotland, Lizzie becomes acquainted with Mrs. Carbuncle and her niece Lucinda, whose engagement to Lord Griffin Tewitt perhaps best illustrates the tenuous, nonbinding, mercenary engagement resembling a pledging transaction. The two ladies have nearly exhausted their fortune in seeking Lucinda a wealthy husband, and the young woman is pressured into accepting the proposal of Sir

⁵ Jane Nardin has written on the social usefulness of dishonesty in *The Eustace Diamonds*, remarking that society in the novel “is cavalier about promises, even promises of marriage” (*Moral Philosophy* 42). She sees Lizzie’s, Lucy’s, and Lucinda’s engagement plots as demonstrating the way that promises are easily made and broken when revealed to have been made under false pretenses. This agrees with my own understanding of the engagements as pledge relationships, which are subject to change with circumstances.

Griffin, whose desire for her lies chiefly in the delight of owning her as a beautiful object: “He had seen that she was a very handsome girl, and therefore he had thought that he would like to possess her” (294). Lucinda is physically repulsed by Sir Griffin, but agrees to exchange kisses for financial security. The stormy engagement is broken and repaired several times, during which time plans are made for a lavish wedding. Mrs. Carbuncle’s obsessive acquisition and display of the wedding gifts make her mercenary objectives clear, and when Lucinda locks herself in her room on her wedding day and the couple are permanently severed, the aunt refuses to return the wedding presents, which, she says, were “made over to [Lucinda] unconditionally long before the wedding” (547). She supposedly takes her niece to New York, “leaving behind her an amount of debts which showed how extremely liberal in their dealings the great tradesmen of London will occasionally be. There were milliners' bills which had been running for three years, and horse-dealers had given her credit year after year, though they had scarcely ever seen the colour of her money” (575). Mrs. Carbuncle’s efforts to secure an advantageous marriage for her niece ruin her financially, and the agony of her coerced, strained romance with Sir Griffin causes Lucinda to have an emotional and mental breakdown. Trollope once again shows us the painful consequences of mixing feeling and finance. It is important to recognize that Sir Griffin, like Lord Fawn, also suffers from the unfixed and misleading “pledging” engagement, for it is not only women who find themselves being used and discarded in this novel.

The engagement between Lucy Morris and Frank Greystock is equally unsettled and exploitative. The two young people become engaged without setting a date for the wedding, which is as many as several years away (227). Money is, as usual, the obstacle: marrying an impoverished governess means that Frank will have to rely on his legal career to support a family, rather than having the life of a gentleman. During their protracted engagement, Lucy

finds herself literally without an appropriate place to go. At first she continues living among her grown pupils at the Fawns' home as a favor, before moving in with Lady Linlithgow for six months when the skeptical and disappointed Greystocks refuse to welcome their son's poor fiancée to their home. As a companion to Lady Linlithgow, Lucy is miserable, with no duties or even amusements to occupy her time, and is forbidden to see Frank, who completely stops writing to her. She has, in a very real sense, pledged herself and been put into storage, uncertain if she will ever be reclaimed, since she apparently is of little value to anyone. Meanwhile, Frank moves between his affections for Lucy and Lizzie, convincing himself that he can be faithful to his penniless fiancée while entertaining thoughts of marrying his wealthy cousin, with whom he has exchanged a "mutual pledge of truth" in the legal struggles over the diamonds (227). Lucy and Frank's engagement follows Trollope's "pledging" model in which economic self-interest – Frank's desire to live comfortably without relying on a career – prevents firm commitment and leads to emotional distress and confusion.

The connection Trollope establishes between marriage and pawnbroking in his history of the Eustace marriage illuminates the particular emotional and financial dynamics of the other relationships the novel depicts. What becomes clear is that Trollope is not just interested in people marrying for money, or representing themselves as valuable goods on the marriage market, but specifically in how mercenary motives intersect with the emotional currents and processes of identity determination that marriage involves. In the contingency and self-interestedness of the engagements in *The Eustace Diamonds*, Trollope invokes the nuances of pledging transactions, accentuating his critique of the thoughtless and socially ambitious characters he studies. The associations with dishonest pawnbroking deepen the reader's sense of the social crime of mercenary marriage: the economic exploitation of something ideally private

and sentimental. His examination of mercenary marriage extends beyond what Lindner calls “the novel’s driving idea” – that Victorian society treats women like commodities – to draw attention to the ways that marriageable individuals, particularly women, can be handled like pledges, suffering not only from economic exploitation but also uncertainty of position (Lindner 91).

Like contracts between pledgers and pawnbrokers, Trollope’s engagements are treated lightly, easily broken, and frequently result in damaged goods. Out of the novel’s many engagements, only one besides Frank and Lucy’s results in a wedding. Trollope assigns his conniving heroine a fate suitable for a dishonest pledger: in Lizzie’s second marriage, a final declaration of her place and value, she is united with the Reverend Emilius, who is as false as she is in his efforts to achieve fame and fortune in his ministry. Rumors circulate through London society that the Anglican preacher Emilius is actually Jewish, and Trollope’s description of him as a “greasy, fawning, pawing, creeping, black-browed rascal, who could not look [Lizzie] full in the face, and whose every word sounded like a lie” falls in line with the worst Victorian stereotypes of Jewish people, as well as pawnbrokers (483). Knowing that the perjurer Lizzie is a social liability to every other bachelor, Emilius marries her for her income. In an ending fitting the most melodramatic of Victorian pawn shop tales, Lizzie, the pledger and pledge, is ultimately declared a profitable fake, and left in the hands of a stereotypically greedy, dishonest Jew.

The Way We Live Now (1875)

Victorian reviewer Meredith White Townsend noted with disapproval that in *The Way We Live Now*, “everybody is always striving for money by every device except work, thinking of

money, talking of money, till . . . the reader is as tired as he would be if he waited too long in a dirty anteroom in a City office” (399). Indeed, Trollope’s scathing indictment of ruthless capitalism and social ambition is largely about the process of finding cash – for funding the non-existent South Central Pacific and Mexican Railway, for Melmotte’s campaign for a seat in Parliament, for the characters’ personal comforts and pleasurable pursuits – and the kinds of moral compromises that must be made for capital. From Lady Carbury writing uninteresting novels and waiting for checks from her publisher, to Felix feigning affection to win the hand of the wealthy Marie, to Melmotte forging signatures to gain access to his daughter’s fortune, readers see characters over and over again engaging in various forms of dishonest presentation to secure ready money. Indeed, ready money is difficult to come by: Trollope’s sparse descriptions of the physical world of the novel correlate with a noticeable lack of hard cash. “There must be money where there is all this buying and selling of shares,” says Mrs. Hurtle, encouraging Paul to get some money to advance himself with the railroad (*TWWLN* 1.391). But in truth, the characters deal primarily in verbal and written IOU’s with very little to support their promises. Getting one’s hand on cash requires some sophisticated maneuvering – and considerable lying – to earn the necessary credit for a loan.

The most prominent metaphor for the financial dealings in the novel is gambling. Felix Carbury and his friends at the Beargarden club lose plenty of money at cards, and their risk-taking and losses are mirrored in the gambles that others take in their investments in the City and the marriage market. Yet while the image of gambling does capture the risk-taking and fantastic fortunes being made and lost in *The Way We Live Now*, as critics often note, what Trollope’s characters long for is not precisely the thrill of actually making money, as in gambling, but rather credit to gain easy access to cash, elegant accouterments, and the corresponding social prestige.

They speak of credit as something mystical and fragile, all-powerful and yet easily destroyed. As a warning against doing anything to hurt the interests of the railroad, Melmotte tells Paul Montague, “Gentlemen who don't know the nature of credit, how strong it is,—as the air,—to buoy you up; how slight it is,—as a mere vapour,—when roughly touched, can do an amount of mischief of which they themselves don't in the least understand the extent!” (1.379-380). To destroy one’s credit is to commit social suicide: the perpetual debtor Miles Grendall is despised by all as one “whose impecuniosity extended to the absolute want of credit” (94). Of course, to earn credit one has to give the impression that one can pay debts. After Melmotte’s death, Mr. Broune explains that Melmotte spent so much money on his house, campaign, and entertainments “[because] he thought he could conquer the world by [spending money], and obtain universal credit. He very nearly succeeded too” (326). Moneylending and credit relationships become the sole concerns of the greedy characters; their ultimate goal is to accumulate the greatest spending power.⁶

The Way We Live Now is distinct among other Victorian novels interested in conspicuous consumption because of how, to a greater extent than even *Vanity Fair*, there is hardly any buying and selling in the novel. There is little description of the characters’ material possessions, a feature of Trollope’s writing that Asa Briggs has also highlighted (6). The most frequently bought and sold items are the railroad shares, and, since the railroad is never

⁶ Tara McGann argues that *The Way We Live Now* illustrates Walter Bagehot’s explanation in *Lombard Street* (1875) of the importance and the tenuousness of credit in the money market (141). She contends that in a new take on Victorian narrative conventions regarding the representation of financial matters, the novel resists providing “reliable information” regarding Melmotte’s affairs, and that we cannot be certain, as most readers and critics of the novel have been, that the railroad does not exist and that the shares (and Melmotte himself) are worthless (145). Rather than being undone by his sins like Mr. Merdle in *Little Dorrit* (1857), Melmotte is ruined by the loss of credit, which the novel (and Bagehot) show to be dependent on others’ perceptions, not necessarily fact (136, 142, 147).

constructed, they are not real; they are simply fictions that earn Melmotte more credit as a powerful businessman. Though Mrs. Carbury does sell her books, they are not worth much, and most of her energy is spent trying to get reviewers to improve the books' "credit" with readers by being overly generous in their evaluations (1.6). The Longestaffes' sale of Pickering Park to pay off their debts has the potential to be the most significant moment of material exchange in the novel, when the landed gentry sell their holdings to the capitalist Melmotte, representing the shift in economic power which occurred during the nineteenth century. But Melmotte never pays Longestaffe anything, only promptly takes out a mortgage on the unpaid-for estate and keeps assuring Longestaffe that all his accounts will be all right. "As for many years past we have exchanged paper instead of actual money for our commodities, so now it seemed that, under the new Melmotte régime, an exchange of words was to suffice," the narrator remarks (1.423). Virtually every exchange in the novel involves credit and contingency, complicating and corrupting simple buying-and-selling processes. The novel expresses concern not that money is now primarily generated through trade instead of land, but that money is simply a lie we tell to get credit, the real means of exchange. Until, of course, someone needs to be paid, and then, as Melmotte learns, ruin soon follows. It is a system of bad pledging.

In the novel's opening chapters, while the narrator is describing the preparations for the great ball at the Melmottes' home, we learn that there are rumors circulating that "a certain lady's jewels had been rescued from the pawnbroker's," where they had been deposited, evidently, to secure the funds needed for a ball grand enough for a royal personage to attend (30). This brief mention of pawnbroking, the only one in the novel, serves as a reminder of how London society operates in the world Trollope creates: by secretive credit operations, in which private treasures are compromised – temporarily – for certain social advantages. Thinking of the

novel's dishonest capitalists specifically as (bad) pledgers helps us to understand better the partial nature of the commitments they make. The business and political dealings of Melmotte bear resemblance to pawnbroking transactions, as he transforms various forms of capital into credit and back again. He takes the money and good names of the railroad investors and turns them into the "credit" of having a prestigious Board of Directors who can generate more investments, and spends vast amounts of money to achieve the prestige of being elected to Parliament, which he hopes will make him still wealthier. As Melmotte and others lie about their assets, sign papers, get easy loans, and promise payments, Trollope depicts a world that operates in accordance with Turner's description, with "[the] greatest capitalists" being "[the] greatest pawnbrokers" (4-5). Trollope shows us that the way we live now is by pawnbroking.

I believe Turner's notion of capitalism as pawnbroking can be extended to think about the several tangled engagement plots of *The Way We Live Now*, which Trollope portrays as being capitalistic endeavors. As non-binding, exploitative, misleading relationships in which financial self-interest degrades sentiment, these engagements are pledging transactions. Even though the novel does not engage directly with the business of pawnbroking, pawnbroking is an apt model for understanding Trollope's portrayal of the mixed motivations and contingencies of a mercenary marriage plot, that difficult intersection of feeling and finance. For in the way personal and exchange values are laid bare on the pawnbroker's counter and held in tension with one another, the practice of pawnbroking crystalizes Victorian anxieties over perceived conflicts between sentiment and liquidity.⁷

⁷ See John Plotz's *Portable Property* for a discussion of the Victorians' keen awareness of the "internal tensions" present in "sentimental objects" with conflicting values like the ones that often appeared on the pawnbroker's counter (28).

The master pledger Melmotte's greatest asset in his quest for universal credit is his daughter Marie. With the fortune Melmotte has settled on her, Marie has the potential to attract a titled aristocrat as a husband, which would improve the social standing of the Melmotte family (*TWWLN* 1.233). Melmotte's mysterious advent in London society means that his family lacks the respectability that comes from a long lineage among the English aristocracy, something Melmotte seeks to secure through Marie's marriage. He treats Marie as personal property he can dispose of as he sees fit, marrying her to the suitor he believes is the most advantageous to his own reputation. But Marie's marriage, at least as Melmotte envisions it, never occurs – rather, she experiences a series of engagements, in which she serves to boost the “credit” of both her own family and that of her suitor without actually becoming a wife. While Marie, like Lizzie Eustace, is an economically valuable commodity on the marriage market, it is important to recognize how she, like Lizzie, is kept in circulation, tentatively attached to suitors and then exchanged with changing circumstances. She is not being bought and sold on the marriage market, even on credit like the Pickering estate, of which Melmotte takes full possession and even demolishes. Instead, in her partial and temporary attachments to a series of suitors, she is being pawned.

Melmotte determines that Marie should marry Lord Nidderdale, whom he believes will be a respectable son-in-law who will improve his social position – and possibly even save him from prosecution and disgrace when he is accused of forgery. “Were he once the father-in-law of the eldest son of a marquis, he thought he might almost be safe,” the narrator explains (2.170). Marie's marriage, for Melmotte, is always about securing his own fortune:

He did in his heart believe that could he be known to all the world as the father-in-law of the eldest son of the Marquis of Auld Reekie he would become, not really free of the law, but almost safe from its fangs in regard to such an affair as this. He thought he could so use the family with which he would be connected as to force from it that protection which

he would need. And then again, if he could tide over this bad time, how glorious would it be to have a British Marquis for his son-in-law! Like many others he had failed altogether to inquire when the pleasure to himself would come, or what would be its nature. But he did believe that such a marriage would add a charm to his life. (2.215)

Nidderdale, too, understands that the proposed marriage is chiefly about his relationship with his father-in-law, not his bride, and works hard to ignore Melmotte's embarrassing vulgarity and help him integrate into the skeptical society of Parliament in the interest of saving his own family from financial difficulties by marrying Marie. Trollope writes that Nidderdale "understood that countenance of the sort which he as a young aristocrat could give to the man of millions who had risen no one knew whence, was part of the bargain in reference to the marriage . . . He had given Melmotte little lessons as to ordinary forms of the House, and had done what in him lay to earn the money which was to be forthcoming" (2.314). Besides Marie's fortune, Nidderdale has also been promised as many shares in the railway as he would like (1.212). Lord Nidderdale and Melmotte make a bargain to improve their financial and social standing, and Marie is simply the valuable object that links them together, the pledge.

Lord Nidderdale, for all his hopes of securing a fortune, is aware of the tricky intersection of emotion and economics in the marriage bargain. Despite his fears that he will "'be coming a cropper'" if he marries Marie and she turns out to have no money at all, he is of "extreme good humour," and throughout the negotiations over the terms of the engagement treats Marie with a kindness that surpasses any she experiences from others (1.359, 2.332). He knows that although the marriage is mercenary, it should not be devoid of affection. Recognizing that he failed to be charming enough for Marie in their initial engagement, which fell through prior to the start of the novel because of his too-great demands for ready money, he redoubles his efforts to win her admiration when they are re-engaged (1.332). By the end of the novel, even when the marriage has fallen through once again, Marie trusts Nidderdale more than anyone she knows to help

manage her affairs after her father's suicide, and he does so graciously (2.340). Nidderdale does not marry Marie when her father is dead and disgraced, even though her fortune remains intact – for it was his relationship with the great Melmotte that should have been the greatest profit to him. Yet in the end he feels some sadness at having lost her, claiming to have genuinely cared for her: “Poor dear! . . . She's welcome for me, and I dare say she couldn't have done better with herself. I was very fond of her; – I'll be shot if I wasn't,” he tells his friends (2.433). Lord Nidderdale, perhaps more than any other character in the novel, captures the dual motivations and anxieties over mercenary marriage, torn as he is between looking out for his family's interests and his growing affection for the woman he originally viewed only as a means to financial security. He is at first prepared to adhere to the current model that “rank squanders money; trade makes it;—and then trade purchases rank by re-gilding its splendor” (2.59). But ultimately he assigns Marie an emotional value, not an economic one, and finds himself more brokenhearted than he might have expected to be at having lost this particular treasure.

Marie Melmotte scorns the way her father views her in economic terms, claiming that she wants to marry for love, not money. Yet she entangles herself in a most mercenary engagement to Sir Felix, who, unlike the affable Nidderdale, does not feel even the slightest affection for her. Marie gushes with declarations of love for him, while Felix feels that pretending to be in love with her is “a bore” (1.165). Their engagement is another excellent example of the pledging relationship, as Felix exploits Marie's infatuation with him for his own financial benefit, while enjoying a dangerous flirtation with Ruby Ruggles, who also adores him and believes he plans to marry her. He moves between them, treating them both as objects: one with financial value, the other to be used for sexual pleasure. And he reaps the rewards of both relationships without ever making a lasting commitment, gambling and drinking with the money Marie gives him for their

elopement and enjoying Ruby's attentions on their dates in London. Like Burgo Fitzgerald or Lizzie Eustace, Felix is a practiced pledger, skilled at earning credit with his handsome face and lies; we see this habit on display at the novel's opening, when he manages to get a loan from his nearly bankrupt mother, despite her knowledge of his gambling habits (1.23). When he fails to elope with Marie, lacking the resolve and emotional attachment such a step requires, he breaks her heart, and Marie steels herself against such naïve infatuation again, only being friendly with Lord Nidderdale and ultimately marrying the mercenary but frank Hamilton K. Fisker as a practical move for managing her new life in the United States. Even her engagement to Fisker is treated as a possibly temporary "pledge": she tells him their engagement will be off if she arrives in California and finds herself a better situation, an arrangement he understands and accepts (2.456). In the end, Marie learns to successfully control her own fate in "the way we live now," by recognizing her own economic value and putting it to work for herself while sacrificing genuine emotional fulfillment.

Georgiana Longestaffe's scheming for a rich husband provides an interesting counterpoint to the story of Marie being pawned for others' financial gain. Her engagement to the wealthy Mr. Brehgert inverts the typical pattern of the mercenary male pursuing the wealthy female. While Brehgert treats her with kindness and affection, she values him only for his wealth and his power of granting her a secure social place (2.93-95). As a woman in her late twenties, Georgiana fears the social death of spinsterhood and views Brehgert as a means of survival, but her family and friends see his Jewishness as cause for an absolute rupture with her (2.266). Brehgert's Jewishness, and his career as an unscrupulous stockbroker, casts Georgiana's bargain, (at least in the eyes of such skeptics as her parents) in the shade of disreputable money dealings like pawnbroking; it is the sacrifice of those things with sentimental

value (her family and respectable upbringing) for a dubious kind of credit. Ironically, Brehgert, the supposedly vulgar City Jew, rejects Georgiana for her ungraceful displeasure at his decision to give up his London house until he recovers his losses from Melmotte. He cannot marry a woman who focuses solely on the material side of marriage, desiring a more affectionate union (2.277-278). Georgiana eventually elopes with a curate out of desperation, a marriage which, because of its Christian groom, meets with parental approval and generous financial assistance (2.428-429). Georgiana's scramble for a husband and a fortune of her own keeps us from reading the novel's engagement plots in a more conventional way as a commentary on women's disadvantaged position as commodities on the marriage market or pawns to be exploited; rather than the abused Marie, Georgiana resembles Sir Felix, going after wealth even though it requires breaking some social rules to obtain it. Trollope does not critique women's diminished economic or social power that causes them to be used as objects (for even Marie's self-possession at the novel's end simply makes her more like the unappealing Fisker) as much as he critiques the ugly exploitation of sentiment for economic advantage through private, personal arrangements such as marriage.

Standing against "the way we live now" and its pawn shop practicality is Roger Carbury, who frowns upon the selfishness of Sir Felix and the swindling of Auguste Melmotte. Roger is the consummate gentleman of the old school, living in his old country estate, which still possesses its original mullioned windows, emblematic of Roger's old-fashioned viewpoints (1.129). Roger's deep, unrequited love for his cousin Hetta, which motivates him to give up his own hopes for a family and heir and provide materially for her lifelong comfort despite her marriage to his best friend, stands out among the other characters' many counterfeited professions of love, given with the expectation of material benefit or social gain. But though he

is admirable, Trollope demonstrates that Roger's gentlemanly generosity and selflessness are out of place in the modern world, driven as it is by exacting relationships of debt and credit.⁸ Paul's marriage to Hetta lacks the emotional depth of Roger's attachment to her, especially given Paul's earlier engagement to Mrs. Hurtle that he lacked the courage to end when he decided to pursue Hetta. Paul is in a position much like Frank Greystock's in *The Eustace Diamonds*. Both his romantic partners are held in suspension, not knowing where they belong or how to proceed, having pledged themselves to Paul without the assurance of a lasting commitment. Though he claims to have been emotionally true to Hetta, Paul continues to receive and enjoy Mrs. Hurtle's caresses up until their final farewell after his new engagement (2.446). Based on scanty communication between the lovers and Paul and Mrs. Hurtle's misleading testimonies to Hetta of his fidelity, Paul and Hetta's marriage does not succeed in being the antidote to economically strategic unions like Marie and Fisker's or Georgiana and the curate's. It is still a union based on much false presentation in the interest of satisfying one's desires, though these desires are more social than economic: Hetta does not endanger Paul's respectability like Mrs. Hurtle and her shadowy and shocking past.

Trollope said of *The Way We Live Now* that in writing it he was interested in exposing and exploring the dishonesty that he saw in the current age, writing in his *Autobiography* that

a certain class of dishonesty, dishonesty magnificent in its proportions, and climbing into high places, has become at the same time so rampant and so splendid that there seems to be reason for fearing that men and women will be taught to feel that dishonesty, if it can become splendid, will cease to be abominable. If dishonesty can live in a gorgeous palace with pictures on all its walls, and gems in all its cupboards, with marble and ivory in all its corners and can give Apician dinners, and get into Parliament, and deal in

⁸ Jane Nardin remarks that in Trollope's later works of the '70s and '80s, "gentlemen [like Roger Carbury] who remain honest are increasingly isolated and seem almost irrelevant to the world they inhabit" (*Moral Philosophy* 41). Roger's retirement, commitment to bachelorhood, and resolve to "grow old quickly" as Hetta's guardian all speak to this isolation and obsolescence.

millions, then dishonesty is not disgraceful, and the man dishonest after such a fashion is not a low scoundrel. (qtd. Smalley 394-395)

What Trollope fears is undeserved credit arising from dishonest presentation, a “certain class of dishonesty” that was central to the pawnbroking trade and with which the pawnbroking plots of Dickens, Thackeray, and Trollope all wrestle. The pledging engagements in *The Way We Live Now*, like *Can You Forgive Her?* and *The Eustace Diamonds*, expose one of the great social lies Trollope detects, that of the mercenary marriage which disguises self-interest as affection, and gets credit as a venerable religious and social union when it is nothing more than an economic transaction. And in the way that these engagements, and even marriages, are made contingent on shifting economic realities, they pervert the sense of permanence that defines the institution, making it as volatile as the stock market. The self-interested degrade the most private and secure of relationships, but most abominably, pretend not to.

Tebbutt writes that wedding rings were among the most commonly pledged items in Victorian pawn shops, and in order to help pledgers conceal this unpleasant means of making ends meet, many pawnbrokers sold brass wedding rings as replacements and might even keep the customer’s pawn ticket at the shop so all traces of the transaction were hidden (46). Similarly, Trollope’s characters milk their marital alliances for their economic power while preserving the social advantage of a “respectable” partnership and the obligations that romantic attachment creates. Their promises to their partners are only made of brass, but earn all the credit of gold.

Chapter 4

“It puts you in connection with the word at large”: Pawnbroking and Vocation in Eliot

While Trollope mostly takes literal pledging out of his plots, incorporating instead the dynamics of pawnbroking into his portrayals of mercenary marriage, in two of George Eliot’s late novels, written during and after the Parliamentary debates on pawnbroking in the early 1870s, the pawn shop rematerializes as a setting for important action. As in *Oliver Twist* (1838) and *Our Mutual Friend* (1865), the pawn shops of *Middlemarch* (1872) and *Daniel Deronda* (1876) are connected to processes of identity discovery: Will Ladislaw learns that he is the grandson of a pawnbroker whose fortune Bulstrode usurped, and while fostering a friendship with a Jewish pawnbroker and his family, Daniel Deronda discovers that he is ethnically Jewish, raised apart from his parents.

In her recent article discussing the role of the pawn shop in these two novels, Elizabeth Coggin Womack argues that the pawn shop is an appropriate setting for these plots because of the way that the pawn shop figures in the popular imagination as a site of both loss and redemption (452). She notes how the detailed records required of Victorian pawnbrokers, as well as search and seizure laws, made it impossible for much to be long hidden there: the paper trail always lead back to the truth, just as Bulstrode’s shady dealings and Deronda’s heritage eventually come to light despite efforts at concealment (464). Womack is also interested in how Daniel’s redemption of Gwendolen’s necklace from the pawn shop at Leubronn in the novel’s second chapter anticipates Gwendolen’s belief that Deronda’s moral guidance will be able to redeem her from her sexual transgression of having married a man whom she knew had an illegitimate family (462). Womack does well considering the importance of the pawn shop in

these novels in light of pawnbroking narratives published in Victorian newspapers and professional journals which focused on the idea of redeeming lost items and fallen pledgers. But in focusing on the pawn shop primarily as a site of moral (especially sexual) shame, alienation, and redemption – where Bulstrode accepts stolen goods and steals a family fortune, Gwendolen parts with a family heirloom in the same way that she will discard her values for an advantageous marriage, and Deronda learns to accept with joy a heritage many would deem embarrassing – Womack acquiesces to the prejudices and assumptions about pawnbroking shared by most Victorian middle-class readers, and does not look much further beyond the usual sentimental associations that were exploited in popular periodicals featuring stories about prostitutes at the pawnbroker's counter and wedding rings in the window. As we have seen in the works of Dickens, Thackeray, and Trollope, narratives involving pawn shops, even sketches which reproduce conventional details about the shop and its customers, are often more complicated than variations on the idea of “redemption,” less interested in the moral or sentimental implications of pledging beloved objects than with the specific dynamics of the pawnbroking transaction and how they magnify larger issues related to identity establishment, personal value, credit and debt, and exploitation. The novelists examined so far largely look past the popular fascination with the discarded objects in the pawnbroker's window, and the tragic stories they might contain, to consider how the workings of the trade itself – its regulations, motivations, and obligations – illumine various problems associated with Victorian economic and social life.

While George Eliot's pawnbroking narratives do intersect with elements of moral failure in the novels, they are more fully understood in light of the novels' shared major concern: the challenge of discovering one's proper place in life – one's vocation. *Middlemarch* features a cast

of characters disillusioned with and failing at their professional and personal pursuits, from the famously frustrated scholar Edward Casaubon to the unhappily married Rosamond Vincy, as well as characters alienated from traditional community ties, such as the illegitimate son Joshua Rigg. *Daniel Deronda* is similarly concerned with socially and emotionally isolated individuals striving after belonging and purpose, whether through political and religious idealism, like Mordecai's, or a feeble campaign for personal improvement, like Gwendolen's. In both novels George Eliot explores the basic need for feeling useful and connected, and for seeing one's ideals played out in one's actions and relationships. Some characters find fulfillment, while others, perhaps even more memorably, achieve no such gratification.

The pawn shop element in these novels augments their discussion of place and purpose by setting it against a business of value determination and place changing. Womack contends that the literary pawn shop is a place of non-circulation, where objects are deposited and stored but not sold, but this assertion obscures the way that throughout the Victorian period, the fictional pawn shop is depicted as a place where identities are examined, traded, and circulated. In *Middlemarch* and *Daniel Deronda*, George Eliot draws upon the tradition of the pawn shop as a place of personal transformation, and pledgers as people of uncertain identity and flexible social position, like pledges on the move. Her pawn shops are sites where identity is discovered and shaped, and notions of cultural exclusion and belonging are questioned. The pawn shop is not simply a place for "redemption" from moral failures, as Womack argues, but more deeply and importantly, it is a place where unsettled individuals are examined carefully and transformed by newfound purpose and value.

Somewhat paradoxically, the vocationally displaced and socially alienated characters of *Middlemarch* and *Daniel Deronda* find themselves tangling with others in complicated webs of

unusual, and often obscured, relationships. The novels' plotlines of financial ruin, lending and borrowing, and questionable moral choices place characters in uncomfortable positions as patrons, secret-keepers, and betrayers, driving the action of the novels. And it is in the literal and imagined space of the pawn shop that these conflicting forces of social estrangement and inescapable connection collide – for as we have seen, pledgers find themselves both alienated by embarrassment and thrown into necessary communion with the pawnbroker and his other patrons. The appearances of the pawn shops are pivotal moments in *Middlemarch* and *Daniel Deronda*, revealing the converging consequences of characters' financial, professional, and personal decisions, and confronting them with the unavoidable connections between their lives and those of other people. Pawnbroking is, finally, a business of relationship, and the pawn shop is the perfect setting for George Eliot, who was so deeply interested in the often unrealized ties that bind people together, and the difficult work of knowing, understanding, and valuing another person.

Middlemarch (1872)

As its opening chapter's reflections on St. Theresa's yearning for an "epic life" indicate, at its heart, *Middlemarch* is a story about the difficulty of discovering and pursuing a vocation – not simply adopting a profession to make a living, but finding work that is meaningful and fulfilling. Characters unfulfilled by and disenchanted with their labors populate the novel. Dorothea, famously, is one of these "later-born Therasas" who struggles to find an appropriate outlet for her material and mental resources (*M* 1). Accompanying Dorothea's dilemma are the trials of characters who feel dissatisfaction and confusion over their chosen life's work: Edward

Casaubon, the unremarkable and insecure religious scholar; Fred Vincy, who is conflicted over which profession to pursue; Reverend Farebrother, whose intellectual interests lie outside ministry and “[feels] himself not altogether in the right vocation”; Tertius Lydgate, who tries and fails to be a pioneering medical man; and Will Ladislaw, who cannot settle on an appealing career (157). We see characters out of work: Mary Garth is trapped in a caretaker’s position she dislikes, and then finds herself searching for new work when Mr. Featherstone dies; her father, Caleb, loses the estate management position he loves and struggles financially before regaining his post and resigning over moral scruples. Rosamond Vincy is not capable of the work society has determined she should be doing: according to onlookers, she has been “educated to a ridiculous pitch” and is little more than a sullen drawing-room adornment, who cannot manage a household effectively (152). Even Mr. Brooke’s awkward dabbling in politics can be viewed as a frustrated search for meaningful labor. Everyone, it seems, is confronting his or her own uselessness.

The characters’ vocational failings are thrown against a background of broader social upheaval, with the passage of the 1832 Reform Bill on the horizon. Set in a time when traditional notions of social place based on birth and land ownership were starting to erode, *Middlemarch* registers the anxiety over not having suitable work to do in a society in which place and social value depend more upon one’s means of making money and establishing profitable connections than who one’s parents were. J. Jeffrey Franklin has written that against the shift toward the primacy of exchange values and the rise of financial speculation during the nineteenth century, *Middlemarch* “posits work as the real source of value,” citing Caleb Garth’s dedication to his career, regardless of remuneration (912). But the pervasive concern among the characters that they are not doing the right sort of work, or that they cannot accomplish the tasks

they have set before themselves, suggests a more complicated relationship between work and value in *Middlemarch*: it is not enough to work hard; one must work at something that is personally fitting and meaningful, having a true vocation. Without a vocation, one is set adrift, plagued by self-doubt, failure, and a feeling of not belonging anywhere. In language that captures both his personal sense of alienation and the way that the determining factors of social place are changing, Casaubon remarks that his life's work, an impossible book project, makes him feel like "an ancient, wandering around the world and trying mentally to construct it as it used to be, in spite of ruin and confusing changes" (*M* 13).

Set in this time of transition, *Middlemarch* depicts social alienation based on vocational displacement along with a kind of isolation more characteristic of an older value system, that of having obscure or humble origins. The novel portrays the old world and the new, featuring gentlemanly landowners, like Sir James Chettam and Mr. Brooke, living nearby those who have made their money in trade, like Mr. Vincy and Mr. Bulstrode, and some Middlemarchers reveal skepticism regarding the value of those whose wealth and social position are not derived from aristocratic heritage. Mrs. Cadwallader, for example, who is herself "a lady of immeasurably high birth, descended, as it were, from unknown earls, dim as the crowd of heroic shades," believes "unquestionably in birth or no-birth," and while she "would never have disowned anyone on the ground of poverty," the narrator confides that "her feeling toward the vulgar rich was a sort of religious hatred: they had probably made all their money out of high retail prices, and . . . such people were no part of God's design in making the world; and their accent was an affliction to the ears" (45, 52). She looks down upon people like Mr. Vincy as "one of those who suck the life out of the wretched handloom weavers in Tipton and Freshitt" to make all their money, despite the fact that the Vincys' wealth goes back several generations (296, 86). She

retains traditional notions of social hierarchy in her preference for people like the Brookes, who, “though not exactly aristocratic,” have had “nothing lower than an admiral or a clergyman” in the family for many years (3-4). Much of Rosamond’s discontent arises from her embarrassment that though she has been groomed as a lady of leisure, her merchant father is deeply in debt, and she has married a man who, though born into an aristocratic family, has cut off those ties and must work for a living.

The Middlemarchers are keenly sensitive to social isolation and division among themselves arising from these two basic sources – vocational confusion and conditions of birth. Tertius Lydgate struggles to be accepted by the Middlemarch medical community, who object to his setting a precedent for a new division of labor among professionals by eliminating drug sales from his practice (165). When watching Peter Featherstone’s funeral, the Brookes and Mrs. Cadwallader discuss the backgrounds of the attendees, as they do not know the townspeople very well (296). Yet as scholars often note, *Middlemarch*’s narrator is determined to illustrate a basic principle at work in much of Eliot’s fiction: the inescapable, though often invisible, connections between people, binding their fortunes together. An often-quoted passage, reflecting on the first meeting between Lydgate and Dorothea, whose paths do not intersect for most of the novel, foreshadows how webs of relationship will gradually reveal themselves in the story:

Certainly nothing at present could seem much less important to Lydgate than the turn of Miss Brooke's mind, or to Miss Brooke than the qualities of the woman who had attracted this young surgeon. But any one watching keenly the stealthy convergence of human lots, sees a slow preparation of effects from one life on another, which tells like a calculated irony on the indifference or the frozen stare with which we look at our unintroduced neighbor. . . Old provincial society had its share of this subtle movement: had not only its striking downfalls, its brilliant young professional dandies who ended by living up an entry with a drab and six children for their establishment, but also those less marked vicissitudes which are constantly shifting the boundaries of social intercourse, and begetting new consciousness of interdependence. . . Municipal town and rural parish gradually made fresh threads of connection—gradually, as the old stocking gave way to the savings-bank, and the worship of the solar guinea became extinct; while squires and

baronets, and even lords who had once lived blamelessly afar from the civic mind, gathered the faultiness of closer acquaintanceship. (85)

The passage is worth quoting at length to recall the way that Eliot moves from the general idea of unexpected interpersonal connections to the more specific idea of economic “interdependence.”

This is not just a soap opera in which everyone is secretly related through covered-up love affairs – it is a picture of the workings of a modern capitalist society, in which everyone is dependent on other specialists, and one is affected by others’ fluctuating fortunes (Coovadia 822). Eliot expresses the condition of inevitable “closer acquaintanceship” particularly as a product of the move to a credit economy: “as the old stocking gave way to the savings-bank.”

Credit operations serve as the primary means of interpersonal connection among *Middlemarch*’s otherwise alienated figures, and the specter of the pawn shop overshadows these relationships. Because of the way that pawnbroking operations require financial exchanges as well as the process of identity and value establishment (of both pledgers and pledges), the pawn shop that draws together the fates of the Middlemarchers similarly reveals how economic concerns overlap with notions of personal place and value.¹ Besides vocational confusion, debt is a key source of conflict in the novel, and Eliot demonstrates that the two often go hand-in-hand: Fred Vincy, hoping never to have to work, borrows on the mistaken expectation of his inheritance, driving cosigner, professional failure, and would-be father-in-law Caleb Garth to the brink of ruin; as his patients delay payments and the medical community cast him out, Lydgate’s

¹ Gordon Bigelow has also noted how *Middlemarch* illustrates Eliot’s belief of the power of “social meanings” in determining economic values, demonstrating that characters “craft their opinions and their desires in complex interplay with others” and “evaluate resources not in isolation but from within a highly magnetized social field” (99, 108). For example, he explains how Lydgate’s feelings about the “requisite things” for his home with Rosamond are socially conditioned (105). The pawn shop, here as ever, highlights the importance of the social dimension of economic relationships and decisions, as choices and behaviors there are often shaped by socially conditioned ideals regarding propriety, morality, and sentimental attachments.

household debt skyrockets, threatening his marriage; and the underpaid, professionally misplaced Farebrother gambles too much in hopes of supplementing his income.

Significantly, the figures of financial security and patronage in *Middlemarch* are uncles. The wealthy Peter Featherstone, whose one illegitimate child is not at first known to exist, is expected to leave the bulk of his money to his nieces and nephews, particularly Fred. While he leaves almost all his money to son Joshua Rigg, he is an avuncular patron before his death: Fred visits him on his deathbed in order to ask him for a loan, and Mary helps her family by finding employment as Featherstone's nurse. Dorothea and Celia have their own money from their deceased parents, settled on them at their marriages, but as young ladies they are raised and cared for by their uncle, Mr. Brooke. Because of the great differences in their ages and demeanors, Casaubon is often mistaken as the orphaned Will Ladislaw's uncle, "a more useful sort of relation" than a cousin, Naumann remarks, when Will corrects him (*M* 173). Ironically, it is Mr. Casaubon who feels the weight of personal debt, as he tries to make reparations for the family's disinheritance of his Aunt Julia after her "unfortunate marriage" to Will's grandfather, a Polish refugee, by giving Will financial assistance during his education and period of vocational discernment (67). We might even interpret Caleb Garth's mentoring and employment of Fred Vincy as a version of avuncular patronage; given that Fred and Mary share an uncle, Caleb is a sort of distant "relation" to Fred.

Such patterns of avuncular beneficence in the absence of many paternal relationships, coupled with the characters' many debts and financial risks, like gambling, evoke what Eileen Cleere calls the "law of the uncle": money-making through financial risk-taking and exchange, exemplified, for Cleere, by the pawnbroker's, or "uncle's" credit operations (24-25). Such familial imagery, according to Cleere, also calls attention to the way that affective relationships

were increasingly represented in economic terms, which is certainly the case in *Middlemarch*, where the measure of financial indebtedness often determines one's attentions to a relation (one thinks of Peter Featherstone and the devotees in his parlor) (116). But the avuncular patronage in *Middlemarch* involves financial as well as vocational assistance, reminding us that more occurs during a pledging transaction than a monetary exchange; it is also about determining identity.

Eliot exploits the multi-faceted pawnbroking business to frame the novel's discussion of economic relationships within the overarching narrative of vocational discernment, drawing together these concerns most closely in the story of the town banker, Nicholas Bulstrode. Bulstrode has two daughters of his own, but we never meet them: with his wife's nephew and niece, Fred and Rosamond Vincy, as central characters, Bulstrode figures in the novel as an uncle, whose money the Vincys would rather not admit to needing. Lydgate, whom Bulstrode appoints to work at the new hospital he is funding, eventually becomes his actual nephew by marrying Rosamond, adding to the number of characters who call him "uncle" and who benefit from his money – and in Lydgate's case, the opportunity to pursue his chosen vocation. But Bulstrode's money and influence circulate far beyond his own family. The painfully pious Bulstrode establishes a successful banking career and performs much public and private philanthropy in *Middlemarch*, amassing a threatening amount of social power through his knowledge of individuals' private affairs, his ability to confer credit, and the moral judgment that he passes upon those whom he chooses to assist: "In this way a man gathers a domain in his neighbors' hope and fear as well as gratitude; and power, when once it has got into that subtle region, propagates itself, spreading out of all proportion to its external means," the narrator explains (141).

Bulstrode is both immensely connected and irreparably isolated. As a man “altogether of dimly known origin,” Bulstrode lacks credibility among the old-fashioned Middlemarchers until he marries Harriet Vincy, thereby uniting himself with a “real Middlemarch family” (86-87). He tries to overcome the social handicap of being an unknown man, as well as one in trade, by purchasing Stone Court after Featherstone’s death and becoming a landowner (374, 474). Yet the feeling that Bulstrode does not quite belong persists. Many townspeople, expressing that older value system still present, connect his unknown origins to questionable character, “[wishing] to know who his father and grandfather were, observing that five-and-twenty years ago nobody had ever heard of a Bulstrode in Middlemarch” (111). It is even suspected that he might have an illegitimate son (239). His controversial status is largely owing to what others perceive as an unseemly contrast between his oppressive religiosity and his occupation in banking and money-lending (399).

“Keep yourself as separable from Bulstrode as you can,” Reverend Farebrother advises Lydgate (414). Whether because of his religiosity, his unknown origins, his character, or his position in trade, everyone seems ready to disown Bulstrode: Fred, Lydgate, and Caleb Garth, among others, deny liking or associating with him (95, 99, 414). But no one can escape his influence or deny needing his assistance (at least in private). The townspeople rely on him for credit, his family members depend on him for favors, and the new hospital would not be possible without his patronage. To the careful reader, it cannot be surprising that this money-lending uncle upon whom everyone in town grudgingly – and secretly – depends turns out to be a former pawnbroker. A typical Victorian pawnbroker was, like Bulstrode, both reviled and appreciated, often knowing everyone in a neighborhood as his customers but unable to publicly acknowledge their acquaintance (Tebbutt 46).

Cleere calls pawnbroking a business of identity erasure, in which all kinds of commodities are “homogenized” into cash and individuals have the opportunity to change their economic identities through achieving buying power (123, 135, 139).² But a more thorough examination of pawnbroking history and narrative proves exactly the opposite, that pawnbroking is a business of identity exploration and establishment: determining through careful questioning and examination the make and value of a pledge, its ownership status, and the legal identity of the pledger, then preserving these facts in the meticulous records required by law. As we have seen in novels like *Barry Lyndon* and *The Virginians*, the pawnbroker always knows exactly what he’s looking at. While pledges may turn into cash, that transformation is only temporary, as almost all pledges are redeemed and recycled. Similarly, the personal transformations that pledgers undergo are also impermanent, as pledgers shift between identities, and, more often than not, are eventually exposed as their true selves. Pawnbroking multiples identities, but it does not erase them; as Womack writes, in the pawn shop, the past is always bundled and ticketed, waiting to be recalled. The scandal surrounding Bulstrode’s pawnbroking past confirms this notion. He attempts to erase himself and construct a new identity through the pawn shop, but he only succeeds in becoming duplicitous.

Just after Bulstrode purchases Stone Court, his old acquaintance Raffles arrives in Middlemarch, confronting Bulstrode with the unpleasant memories of his partnership in a high-end pawn shop that accepted stolen goods, the source of his personal fortune. In the recollected space of the pawn shop, Bulstrode reviews the tangled roots of his shame: his moneylending, which according to his strict Christianity, is morally suspect; the shop’s illegal business practices; and his crime against the pawnbroker’s family, when he married the pawnbroker’s

² Peter Stallybrass also mistakenly writes that “to pawn an object is to denude it of memory” (195).

widow and did not reveal to her that her runaway daughter and grandson were still alive, instead keeping all the family's money for himself upon his wife's death. The source of Bulstrode's remorse, even beyond that of defrauding future generations of the family, is the clash of the business of dishonest pawnbroking with his religious values and his sense of divine calling:

He remembered his first moments of shrinking . . . The business was established and had old roots; is it not one thing to set up a new gin-palace and another to accept an investment in an old one? The profits made out of lost souls—where can the line be drawn at which they begin in human transactions? Was it not even God's way of saving His chosen? "Thou knowest,"—the young Bulstrode had said then, as the older Bulstrode was saying now—"Thou knowest how loose my soul sits from these things—how I view them all as implements for tilling Thy garden rescued here and there from the wilderness." . . . And it was true that Bulstrode found himself carrying on two distinct lives; his religious activity could not be incompatible with his business as soon as he had argued himself into not feeling it incompatible . . . And yet—if he could be back in that far-off spot with his youthful poverty—why, then he would choose to be a missionary. (*M* 563-564)

We see in this passage that Bulstrode's dishonor begins by following a path that is not only illegal, but ill-suited to his original desires; he should have been in ministry. He has no sense of vocation in the pawn shop; his profession makes him a hypocrite, as Fred would have been as a clergyman, according to Mary Garth. It is fitting for the narrator to write that the young Bulstrode feels he is leading "two distinct lives," capturing the duality of pawned goods along with the hypocrisy of his lifestyle. If true value is found in suitable, sincere work, Bulstrode is as contemptible as his neighbors suspect. His present career in banking only re-stages this basic conflict between God and mammon within legal bounds, and his craving for power goes against the Christian charity and humility he professes. Here we see another expression of the consequences of being "out of place" in one's work. Essentially, like so many Victorian characters associated with dishonest pawnbroking, Bulstrode is a fake, with no value whatsoever.

We know from the beginning of the novel that Bulstrode is a man who longs for personal transformation: during his first meeting with Lydgate, he thinks to himself, "One can begin so

many things with a new person!—even begin to be a better man” (112). As a much younger man, Bulstrode attempted to remake himself in the pawn shop: first, by rising from a highly religious “orphan educated at a community charity-school” to one of the wealthy pawnbroker’s circle of associates; then, with the profits from the business, back into the picture of Christian industry and respectability, “provincially, solidly important—a banker, a Churchman, a public benefactor; also a sleeping partner in trading concerns” (565). He believes that by using his ill-gotten funds for God’s purpose, he can not only recover his lost sense of vocation but also justify his dishonesty, telling himself that “profitable investments in trades where the power of the prince of this world showed its most active devices, [become] sanctified by a right application of the profits in the hands of God’s servant” (566). But just as Bulstrode’s money is funding the production of dye that rots the silk from Vincy’s mills, despite surface appearances, Bulstrode is never re-made into something valuable, “a better man” (565). He is still living two lives in his greedy pursuit of wealth and God’s kingdom, a conflict his neighbors detect even before they know all the facts of the case. His vocational displacement is a key part of what makes him so suspicious to others: his work does not reflect his professed ideals. Bulstrode’s sins multiply when he does not follow Lydgate’s instructions and Raffles dies in his care, and this event, coupled with the report about Bulstrode’s past that Raffles had spread earlier, condemns Bulstrode in the eyes of all the townspeople. At the moment of his public shaming, he is literally asked to remove himself from the Town Hall, where he is a member of the Board: he has lost his social place because of his attempt to represent two different sorts of identity. He is told that his “present attitude is painfully inconsistent” with his professed Christianity (688).

Womack observes that the lesson of Bulstrode’s pawnbroking is that “murder will out” – that the past, like the articles preserved in a pawnbroker’s storeroom, can and will always be

recovered (464). This is true, certainly, and in part corrects Cleere's claim that pawnbroking erases origins and allows patrons to recreate themselves on their own terms. But as Mintz has noted, *Middlemarch* is a novel especially concerned with the present and future: the events of the story arise chiefly from the characters' present-day actions; we know very little of their past histories; and the novel primarily explores problems of deciding a future course, given great social change in the present (81). The notable exception to this, Mintz points out, is Bulstrode's pawn shop backstory, which Mintz interprets as an "imaginative correlative" for his career of secret-keeping, personal alteration, and greed (148).

What seems most useful, though, is to interpret Bulstrode's pawnbroking past in light of the novel's present-day concerns with vocation, social displacement, and interpersonal connection. Bulstrode's form of pawnbroking, which attempts to conceal the origins of goods, is a perversion of the business, just as his treatment of his first wife's family and others in his community is a perversion of Christian and familial values. The pawning of stolen goods corrupts the purpose of the trade; rather than entering a state of dual value and usefulness, as a typical recycled pledge does, the stolen pledge simply dissolves into cash in a one-way transaction of the sort that Cleere mistakenly takes all pawnbroking to be. Knowingly accepting stolen goods in a pawn shop disguises crime as assistance, just as Bulstrode funds shoddy business practices and tries to bribe Raffles to keep quiet about Bulstrode's sins. We must know the story of the illicit pawnbroking business because it is a picture of lost potential and misguided labor, not only that of Bulstrode, who strayed from his proper vocational path, but also of individuals like Lydgate, who allows the allure of material assets and financial security to overtake his original hopes for medical reform. Bulstrode, like a stolen good in a pawn shop, is divided from his proper place of belonging and usefulness in his religious community, and

instead facilitates the worst kind of economic opportunism. By choosing to bring only Bulstrode's professional past to bear on the present events of the novel, Eliot dramatizes the ultimate future costs of an abandoned vocation. Other characters, like Fred, Farebrother, and Lydgate, are experiencing what the young Bulstrode had experienced: the temptation to forego meaningful work in the interest of quick profits or the illusion of respectability. Viewed in light of Bulstrode's crimes, following a vocation, labor that is true to one's character and yields genuine social value and not just dividends, becomes a moral imperative.

Bulstrode's shady pawn shop becomes the economic institution which links together the fates of characters otherwise divided from one another. While the community is eager to oust Bulstrode as a man they never cared for anyway, the scandal surrounding his past and Raffles's death reveals how wide was the web that radiated from Bulstrode, and how the lots of the characters "stealthily converge" during the novel. Caleb Garth must turn down the management of Stone Court because of his moral objections to being Bulstrode's employee, and Dorothea, happy to have an outlet for her resources, steps in as the new patron for the hospital when Bulstrode is forced to leave. Raffles' death also casts suspicion over Lydgate, who took a large loan from Uncle Bulstrode to get out of crushing debt, and precipitates Lydgate's decision to abandon his professional hopes in Middlemarch and start a fashionable London practice: "Bulstrode's character has enveloped me, because I took his money. I am simply blighted – like a damaged ear of corn," he tells Dorothea (*M* 699).

Bulstrode's character envelops another person, his step-grandson, Will Ladislaw. The two men are linked by their uncertain origins and the suspicion they inspire in others, which, in the tradition of pawnbroking narratives, makes them the suitable figures to be most closely tied to the illicit pawn shop. Will, who has not settled on any particular occupation, wanders in and out

of Middlemarch with his paintbrush and ideas. His aimlessness and unknown heritage fuel rumors about his identity and character. He is supposed to be “an adventurer,” “of foreign extraction,” with inferior Polish blood, “some emissary” who will “begin with flourishing about the Rights of Man and end with murdering a wench” (325, 326, 551). His reliance on “Uncle” Casaubon, rather than the fruits of his own labor, makes him not unlike a habitual pledger in the eyes of others; he is a lazy pauper, an “Italian with white mice” (447). The revelation that Will’s family are the victims of Bulstrode’s crimes does not elicit sympathy, but further scorn, as he is identified as “the grandson of a thieving Jew pawnbroker,” which is worse than any other insult to date (707). While Will vehemently refuses to dirty his hands by taking compensatory assistance from Bulstrode, he never fully recovers from the stigma of the relations he cannot help: Middlemarch forever considers Dorothea unwise for having married a man “with no property, and not well born” (765). The old standards of value have not yet fallen completely away.

The dishonest pawn shop, which connects characters across social and generational boundaries, is not just a demonstration of the infectious nature of bad business, but rather becomes the embodiment of Eliot’s famous metaphor of “this particular web” in the novel (128). Just as the historic pawn shop was an arena where so many competing social, economic, and emotional forces converged in striking and often uncomfortable ways, *Middlemarch*’s pawn shop is a place of enforced connection.

Daniel Deronda (1876)

The purpose of this project has been to draw out the significance of pawn shops and pawnbroking in novels in which the business operates on the margins of the story, demonstrating how the dynamics of the trade penetrate the identities and behaviors of characters who engage in pledging, and shed light on the social and economic worlds the novels depict. Even in *Middlemarch*, for all its importance, the pawn shop only appears in the novel's backstory. The most notable exception to this general rule among the novels examined here is *Daniel Deronda*, which features a pivotal pledging event in its second chapter that forms the basis for the relationship between the novel's two main characters, and uses another pawn shop as the setting for Daniel's entrance into the Jewish community he eventually claims as his own. The pawn shop is impossible to overlook here – and is striking as well for being a most urban space in a novel by a writer usually concerned with depicting provincial life. The recent critical assessments of *Deronda*'s pawn shops, though, are lacking in depth and historical consciousness. Cleere's work, as Womack notes, "fails to account for the difference between selling and pledging," and its analysis of *Daniel Deronda* is hampered by a concern with the "modern state of economic disaffection epitomized" by a pawn shop she mistakenly envisions as a permanent depository of alienated goods stripped of origin and meaning (Womack 452, Cleere 150). Womack's analysis of the pawn shop as a site of redemption, where Gwendolen encounters Deronda's disapproval and begins to examine her life more critically, and where Daniel recovers a lost heritage, corrects Cleere's brushing aside of the historical realities of the rates of redeemed pledges, but it is too preoccupied with sentimental stereotypes and material goods, lacking a

more rigorous investigation of how the pawn shop relates to the novel's broader agenda regarding an individual's vocation and purpose.

Like *Middlemarch*, *Daniel Deronda* explores the difficulty of achieving social belonging and finding meaningful labor. After a selfish childhood and a morally questionable marriage, Gwendolen Harleth ponders how to atone for her mistakes with right action, feeling useless and guilty; Daniel Deronda, unsure of his heritage and having settled on no particular career, absorbs himself in the lives and troubles of others, searching for a meaningful outlet for his sympathies and resources. The vocational challenges of the two main characters are matched by the feelings of displacement experienced by Mirah Lapidoth, who escapes the drudgery of singing to support an alcoholic father and searches for her remaining family and a respectable career, and her dying brother Mordecai, who longs for the restoration of the Jewish state and a sense of cultural cohesion among his people. As Mintz has observed, in *Daniel Deronda*, with Daniel's decision to devote his life to the Jewish people, vocation becomes a complete identity, "the ultimate image of the self" (163). It is within this context, of the self as fully realized in worthwhile labor, that we must understand the pawn shops of *Daniel Deronda*.

The pawn shop makes its first appearance in the novel's second chapter, when Gwendolen pawns her father's necklace in Leubronn for extra money to make the journey home after her family experiences financial disaster. But by the third edition of the novel, there was no pawn shop. In the novel's Cabinet edition of 1878, Gwendolen decides to "part with," not "pawn" her jewelry, and goes to the shop of some "dealers," not "pawnbrokers" (*DD* 14; Handley xxvi). Eliot was careful in the third edition of the text to alter the wording surrounding Gwendolen's action so that what once was definitely a visit to a pawn shop becomes easily construed as a visit to a secondhand jewelry shop. The changes are significant, because in the original version, a

pawn shop setting makes Daniel's anonymous return of the necklace, a key plot event, impossible: Daniel would not have been able to take Gwendolen's necklace out of pawn without her pledge ticket. Had this been a secondhand shop, he certainly could have "repurchased" it, as the novel later read, but to have, in the first edition, "redeemed" it from the pawn shop on his own is not likely, especially at a respectable establishment like this shop across from the fashionable Leubronn hotels (*DD* 13, 14). The original pawnbroking language seems calculated to emphasize the idea that Womack highlights: that Daniel's guidance, in Gwendolen's eyes, will redeem her from her moral shame. But the changes seem to acknowledge that such a neatly allegorical event is an impossibility. And the fact that, no matter how nice it would be, Daniel cannot "redeem" the necklace, reflects how the relationship between Gwendolen and her would-be redeemer plays out – and points to what the novel tells us about the importance of a personal calling.

Daniel cannot "redeem" the necklace, for such a word denotes ownership: one can only redeem one's own possessions, and Daniel has no such authority over Gwendolen or her jewelry. But Gwendolen's response to the necklace's return is to grant Daniel this power to value and manipulate her experience, just as she allows his presence to overshadow her gambling in the first chapter. When she receives the recovered necklace with the anonymous note, Gwendolen "at once [believes] in the first image of 'the stranger' that presented itself to her mind," immediately convinced that Daniel is responsible, though she has no proof (14). From the moment she notices him watching her at the gambling tables, Gwendolen is obsessed with the notion that Daniel is obsessed with her, first believing that he finds her irresistibly attractive, and later that he is terribly interested in her as a person (7, 279). Her preoccupation with what he thinks about her, her "inward compulsion" to follow his every move, forces them into a

relationship (278). The narrator explains that her “uneasy longing to be judged by Deronda with unmixed admiration . . . had its seed in her first resentment at his critical glance” (279).

Gwendolen finds Daniel intriguing because when he returns her father’s necklace, he becomes the first person ever to confront her directly about her bad behavior, and she perceives in him a level of interest in her that exceeds that which he actually feels. We are told that Daniel’s face “[seems] to express a special interest in every one . . . and might easily help to bring on him those claims which ardently sympathetic people are often creating in the minds of those who need help” and “that sort of effect [penetrates]” Gwendolen when they meet, while Daniel recognizes that he was wrong to return her necklace and put himself into this inappropriate and undesired position as her judge (280). Over the course of the novel Gwendolen becomes more and more convinced that Daniel, as someone who finds her behavior off-putting, can instruct her in how to atone for her selfishness, especially her sin in marrying Grandcourt for his money when she knew about his relationship with Mrs. Glasher and their three illegitimate children. Constantly, the guilt-stricken Gwendolen asks Daniel, “What can I do?” (387). She comes to see him as a kind of “priest,” who holds the key to her moral redemption (369).³

But just as Daniel cannot actually redeem Gwendolen’s necklace from the pawn shop, he cannot actually redeem Gwendolen from her sins. Daniel gives Gwendolen the valuable advice to develop some “real knowledge that would give [her] an interest in the world beyond the small drama of personal desires,” and encourages her to find a vocation, asking her, “Is there any

³ William McKelvy comments that this turn toward Daniel as her priest and moral guide marks Gwendolen’s departure from her associations with more worldly clerics, like her uncle, Gascoigne, who is popular with aristocrats and sees his niece’s beauty as an opportunity for an economically redemptive marriage to the wealthy but morally suspect Grandcourt (236). Gwendolen is, like the debtors of *Middlemarch*, reliant upon a benevolent but problematic uncle, who despite his good nature pays more attention to Gwendolen’s profitability in her marriage than the morality of the bargain.

single occupation of mind that you care about with passionate delight or even independent interest?" (387). But it is Gwendolen who must make these changes for herself; Daniel cannot stay with her as a permanent guide and guard against old habits. He eventually admits to himself that he cannot "carry out to the last the rescue he had begun in that monetary redemption of the necklace," a use of a pawnbroking term that escaped George Eliot's 1878 revisions, emphasizing all the more that redemption is not possible (655). Daniel finds her clinging to him after Grandcourt's death oppressive; he "[dreads] the weight of this woman's soul flung upon his own with imploring dependence," but he cannot escape hearing her wild confessions of guilty feeling (591). "Worn in spirit by the perpetual strain" of being with her after the accident, he finally leaves her, and when she summons him again, he fears going back to this woman who "[clings] to him with a passionate need" (601, 655).

Their last interaction demonstrates that all her conversations with Daniel have yet to change much about Gwendolen's character. While she has learned to look upon herself with a critical eye, until Daniel's declaration that he is going away from her, she is still unaware that she is not the center of everyone's concern, even while she agonizes over what her selfishness has caused. As Daniel points out, in all their conversations, they have never discussed anything but Gwendolen's own problems, and she has no idea of the great changes taking place in his life that will ultimately prove more important to him than her struggles (686). Her reaction to his leaving her to marry Mirah and travel to the Middle East is typically self-centered: she declares, "I said I should be forsaken" (690). Daniel, overcome with guilt, promises to keep in touch. But Gwendolen must be entrusted with her own redemption, and that redemption, as Daniel advises, lies in finding a meaningful purpose in life beyond her own small cares – her vocation.

What the arc of Daniel and Gwendolen's relationship, and Eliot's revisions, show is that, while others may prompt us to see ourselves and the world more clearly, and feel sympathy for us, in the end, our real salvation lies in our own efforts. Daniel can "repurchase" the necklace and hand it back with the advice to "not again risk the loss of it," but it is not his own necklace that he can protect from being again wastefully and carelessly discarded (14). Nor can Gwendolen expect that Daniel should be willing to take charge of her reformation. As Daniel reflects in thinking about how to help Mirah find her family, "How far was he justified in determining another life by his notions?" (323). He senses a limit to that kind of authority, even over himself; when he accepts his cultural heritage as a Jew and determines to devote his life to the establishment of a Jewish state, he does not allow Mordecai's influence or his late father's ideals to absorb him entirely: he envisions a more individual Jewish identity, saying, "I will not say that I shall profess to believe exactly as my fathers have believed. Our fathers themselves changed the horizon of their belief and learned of other races" (620). He will not be determined completely by others' ideas and traditions; nor will he do that to another.

Though he is revealed to be a Jew, we see in Daniel's refusal to act in a "priestly" role as Gwendolen's confessor and reformer a critique of the Catholicism-infused ritualism that was experiencing a revival in the Anglican church in the 1860s and '70s (McKelvy 233). Sir Hugo accuses Daniel of speaking to Gwendolen in a "Jesuitical" way that he equates to flirting, capturing popular anxieties regarding the inappropriate intimacy between priests and female penitents (*DD* 304, McKelvy 233). But Daniel is never comfortable with having Gwendolen's soul flung upon him; as the narrator tells us of Gwendolen's admiration for him, "The coercion was often stronger on the one who takes the reverence [than on its recipient]" (*DD* 369). "Some education was being prepared for Deronda" in Gwendolen's unwanted devotion, we are told, and

the lesson is that Daniel is meant for more than the priestly position of being burdened with the small drama of another's personal desires, and their discipline. As we see in Daniel's increasing dread of their encounters, such a relationship model is not only unproductive; it is unhealthy. While Gwendolen is incapable of considering another's feelings, "the indecisive Daniel is hampered by the *overextension* of his sympathies," as Daniel Hack explains (149). Daniel, too, must be redeemed from absorption in narrow concerns, and his own pawn shop experiences bear this out: in the pawn shop, he redeems himself from the feelings of aimlessness and cultural alienation that had encouraged him to seek a sense of belonging in the inadequate role of private confidant. He discovers his true identity, value, and purpose, those three essential characteristics of an object that a pawn shop explores and multiplies. It is fitting that Daniel discovers the Cohens' pawn shop while he is searching for someone else's, Mirah's, home – for the reestablishment of a Jewish homeland will be Daniel's vocation, a looking outward from small private cares to broad political action compelled by a need to honor his full cultural and familial identity. "I hold that my first duty is to my own people, and if there is anything to be done toward restoring or perfecting their common life, I shall make that my vocation," he resolves (620).

But Daniel at first shrinks from going into the Cohens' pawn shop, out of fear that he will discover that Mirah is related to common shopkeepers (322). Before entering their store, he goes to a secondhand book shop nearby, where he encounters Mordecai. Their conversation about the book which Daniel purchases foregrounds some of the concerns which will arise in Daniel's journey of self-redemption. Daniel speaks first:

"What is the price of this book?"

. . . "There is no mark, and Mr. Ram is not in now. I am keeping the shop while he is gone to dinner. What are you disposed to give for it?" He held the book close on his lap with his hand on it and looked examiningly at Deronda, over whom there came the

disagreeable idea, that possibly this striking personage wanted to see how much could be got out of a customer's ignorance of prices. But without further reflection he said, "Don't you know how much it is worth?"

"Not its market-price. May I ask have you read it?" (326)

Valuing the book, which is a Jewish biography, is an analogy for valuing Daniel. Has Daniel “read” himself, and does he understand his own value, which Mordecai is already starting to sense in this first meeting? What matters is not how others would value the book (or Daniel’s Jewish heritage), but rather what Daniel believes it is worth. What is he willing to give up to claim his own Jewish biography?

In the Cohens’ pawn shop, Daniel is presented with more questions of value. Daniel seems to recognize that pawnbroking is a business of relationship, and in order to get to know the Cohens and to have a reason for returning to their shop, Daniel pawns his diamond ring, which his mother later reveals belonged to his devoutly Jewish father (543). Once again, the task of valuing an object is given to Daniel, who “rather too carelessly” names an amount he would like to raise on it (338). Of course, at the time the amount of the loan means nothing to Daniel; it is only a pretense for visiting the shop and determining if the Cohens are Mirah’s relations.⁴ But since the ring is the unknown symbol of his personal heritage, the pawning of it is another image of Daniel being forced to consider his own value – and it is a sign of how his experiences in the pawn shop will change the way that Daniel perceives value, not only that of himself and his ring, but of Mordecai, Mirah, and all Jewish people, with whom he is connected through a common

⁴ In *Victorian Jewelry, Identity, and the Novel: Prisms of Culture*, Jean Arnold interprets Daniel’s pawning of the diamond ring as his repudiation of the aristocratic lifestyle he has led with the Mallingers, so that he can marry Mirah and identify as a Jew (26). This is a misreading of the novel’s plot: not only does Daniel redeem the ring in chapter XVII (because he only pawned it as a means of establishing a relationship with the Cohens), we learn when Daniel meets his mother that the ring is not a symbol of his association with the British upper class but rather, like his father’s chest, a material sign of what will become a spiritual connection with his Jewish heritage.

heritage, just as he and the pawnbroker are connected through their shared “possession” of the pawned ring.

Cleere’s analysis of the Cohens’ pawn shop adopts a negative tone, emphasizing that Mordecai’s residence there symbolizes how Jewish cultural identity is “in pawn” to Jewish economic identity, with the Cohens as stereotypically greasy consumers of ancestral objects and heritage (148). Yet just as her claim that the Catholic clasps in the shop window represent pawnbroking’s digestion of cultural meaning ignores the fact that those clasps are Cohen’s secondhand purchase, not a former pledge, putting them in an entirely different category of commercial exchange, Cleere’s claim that the Cohens’ world is out of touch with Jewish heritage ignores the fact that the Cohen family first introduce Deronda to Jewish culture, by inviting him to witness their Sabbath rituals (336, 147-148). The Cohens preserve tradition in both their weekly habits and their charity toward Mordecai, that great keeper of Jewish faith and learning, whom they “[regard] with much goodwill as a compound of workman, dominie, vessel of charity, inspired idiot, man of piety, and (if he were inquired into) dangerous heretic,” and whom they entrust with the education of their son (*DD* 407, 339). Cohen tells Deronda that they do not mind the financial strain of keeping the ailing Mordecai in their home: “It isn’t that we don’t know the long and short of matters, but it’s our principle,” he explains (442). They are an affectionate, close-knit family who support Mordecai’s reunion with his sister, again contradicting Cleere’s argument that pawnbroking dissolves affective ties. The pawn shop is not a place of alienation in *Daniel Deronda*; rather it facilitates the return to one’s proper social place, both in terms of affective ties and one’s vocation. It gives the alienated back to the ones to whom they have always belonged.

Like her original, impossible version of the Leubronn pawn shop episode, Eliot's writing in this part of the novel suggests that she is not especially familiar with pawnbroking. She writes that Daniel is a "crude young gentleman" who "apparently [supposes] that redemption [is] a satisfaction to pawnbrokers" as he tells Cohen when he would like to redeem the ring (336). Of course redemption is a satisfaction to pawnbrokers: money is made primarily from interest payments, not resale, which is a much more complicated and risky endeavor. But she does evoke some of the historic truths of the trade in Cohen's discussion of his vocation, particularly when he describes the range of people who rely on the pawnbroker:

I wouldn't exchange my business with any in the world. There's none more honorable, nor more charitable, nor more necessary for all classes, from the good lady who wants a little of the ready for the baker, to a gentleman like yourself, sir, who may want it for amusement. I like my business, I like my street, and I like my shop. I wouldn't have it a door further down. And I wouldn't be without a pawn-shop, sir, to be the Lord Mayor. It puts you in connection with the world at large. I say it's like the government revenue—it embraces the brass as well as the gold of the country. (330)

By "[putting] you in connection with the world at large," and making one aware of the private needs of all kinds of people, Cohen's chosen vocation sounds rather like what Daniel hopes Gwendolen will find for herself, giving her "an interest in the world beyond the small drama of personal desires" (387). Vocation is once again couched in terms of social awareness and interpersonal connection, something which Daniel will have to cultivate and appreciate as he takes on his task of working toward a Jewish state.

Cleere writes about the Cohens as repulsive consumers, highlighting their chubby bodies as symbols of "the process of commercial alienation" as they "[digest] . . . all forms of inheritance: religious, historical, and finally, familial" (148). We have already seen that the Cohens' family business *does not* destroy these inheritances, but preserves them, and reading still more carefully, we see that Daniel's objection to the Cohens is not based on the idea that their business is

shameful or perverse. After all, he first notices their shop because the attractive clasps in the window catch his eye as a potential gift for Lady Mallinger. Daniel, too, is a consumer, and he puts perhaps too much faith in the power of material trappings, later wanting to buy the ailing Mordecai new clothes and set him up in a nice home to make him more appealing to Mirah, who does not have much regard for the niceties of fashion herself (464, 418). As the novel conveys it, Daniel dislikes the Cohens not because they are pawnbrokers, but because by being so, they are ordinary. The overly romantic Daniel thinks Cohen is “the most unpoetic Jew he had ever met with in books or life” because “his phraseology was as little as possible like that of the Old Testament” and he does not bear the mark of a “Suffering Race” (331). The relatives of the graceful, mysterious Mirah must be equally magnificent; for “these common, prosperous, shopkeeping types” to be Mirah’s natural family would be a “dreaded relationship” in Daniel’s eyes (339, 464).

Of course, it is absurd to believe that Jews must speak as if they are reading Scripture and always look forlorn, and Eliot intends for Daniel to seem ridiculous in his prejudices. In the opening of the chapter in which Daniel reluctantly visits the pawn shop, Eliot decries a romanticism which ignores the call to real engagement with the world. In describing Daniel’s desire to help Mirah, and his hesitance to put himself into actual contact with the poorer Jewish community, she writes:

The fact was, notwithstanding all his sense of poetry in common things, Deronda, where a keen personal interest was aroused, could not, more than the rest of us, continuously escape suffering from the pressure of that hard unaccommodating Actual, which has never consulted our taste and is entirely unselect . . . if the scenery of St. Mary Axe and Whitechapel were imaginatively transported to the borders of the Rhine at the end of the eleventh century . . . what would the dingy shops and unbeautiful faces signify to the thrill of contemplative emotion? But the fervor of sympathy with which we contemplate a grandiose martyrdom is feeble compared with the enthusiasm that keeps unslacked where there is no danger, no challenge—nothing but impartial midday falling on commonplace, perhaps half-repulsive, objects which are really the beloved ideas made flesh. Here

undoubtedly lies the chief poetic energy:—in the force of imagination that pierces or exalts the solid fact, instead of floating among cloud-pictures. To glory in a prophetic vision of knowledge covering the earth, is an easier exercise of believing imagination than to see its beginning in newspaper placards, staring at you from the bridge beyond the corn-fields . . . (321-322)

Eliot criticizes Daniel for being out of touch with reality; real heroism calls for persevering in good work in unremarkable circumstances, the kind that do not necessarily attract great notice or praise. Mordecai does live up to Daniel's ideals: as a scholar and visionary dying of consumption, he is perfectly eloquent and perfectly miserable. But what Daniel's experience teaches him is that in pursuing a vocation, this true realization of the self, one is put in relationship with "the brass as well as the gold."

Daniel Hack writes that Eliot "does not seek to disassociate all Jews from commerce . . . but rather to distinguish among Jews, dividing them, as many critics have discussed, into two categories, the 'refined' and the 'vulgar'" (155-156). When considering Mirah's relations in the pawn shop, Mrs. Meyrick observes that "there are Ezras and Ezras in this world," and we are meant to see the pawnbroker Ezra Cohen and Mirah's brother Ezra Mordecai Cohen as representing these two types (*DD* 485; Hack 151). But Hack provides a helpful analysis of how Mordecai's concept of a Jewish community pushes against a high-minded rejection of "vulgar" economic modes of thinking; instead, Mordecai understands the importance of material wealth to the accomplishment of his vision, saying, "Let the wealthy men, the monarchs of commerce, the learned in all knowledge, the skilful in all arts, the speakers, the political counselors, who carry in their veins the Hebrew blood" come together to form a Jewish state (*DD* 456, Hack 161). Mordecai employs economic imagery in his theological expressions; Hack makes special note of one image in the novel of Mordecai standing on Blackfriars Bridge, "gazing meditatively" on "the signs of world-commerce" in the city around him, which "entered into his mood and blent

themselves indistinguishably with his thinking” (Hack 163-164; *DD* 406). We see that while Mordecai is “refined,” he recognizes the value of the commonplace and the economic, and how it supports loftier goals. Daniel takes pains to remove Mordecai from the Cohens’ offensive shop, but the shop is where Mordecai maintains his relationship with his religious community after his father and sister desert the family and his mother dies. He tells Deronda that the Cohens are kind to him, and he has a great affection for them as well, even though they do not quite relate to his religious mysticism: “They have the heart of the Israelite within them, though they are as the horse and mule, without understanding beyond the narrow path they tread” (*DD* 444). Their business has supported him materially and enabled him to continue his private scholarship and religious habits.

Daniel learns to revise his earlier misjudgment and appreciate the Cohens, noting that “however unrefined their airs and speech might be, he was forced to admit some moral refinement in their treatment of the consumptive workman,” further undermining the sharp division of Jews into refined and vulgar sets (444). Though seemingly ordinary, the shop is a place of connection for the disconnected, a place that can always “accommodate” any customer, that anticipates the kind of revitalized community of Jewish people that Mordecai envisions and Daniel will strive to realize. In accepting his heritage, Daniel claims a relationship to an unloving mother who did not want him, but also a brotherhood with the otherworldly Mordecai and a loving union with the exceptional Mirah. And when he declares his love for Mirah, it is by telling her to let him “think that [Lapidoth] is my father as well as yours,” claiming kinship to this man who has been the cause of such grief in Mirah’s family, and who leaves the novel after stealing Daniel’s father’s ring, which he plans to sell (679). Like Agnes’s jewelry in *Oliver Twist*, the ring is forever lost, but like most literary pledges, its material presence or survival

matters little after it has played its role in establishing connections between individuals. That is the legacy of the pawn shop.

Daniel's newly claimed identity is a mixture of brass and gold, common and extraordinary, with his value multiplied by his encounters in the pawn shop: he is no longer simply an unattached, heritage-less individual, but now a son, brother, husband, religious scholar, and advocate for his people. He has found his vocation in working for Jewish welfare, which at its heart is the cheerful acknowledgement and cultivation of a relationship that has long been hidden out of shame. It is noteworthy that the only time Daniel believes that the pawnbroker Ezra Cohen is not "utterly prosaic" is when he watches him with his son and daughter: ". . . he laid his hands on each in turn and uttered his Hebrew benediction; whereupon the wife . . . brought [the baby] up to her husband and held it under his outstretched hands, to be blessed in its sleep" (335). What brings a person to his fullest potential is being in relationship with others, being "[consecrated] by kinship" (451). Daniel's is a more personal campaign than that of an outside counselor or confessor, in which, having realized and accepted his place in cultural history as a Jew, and absorbed the lessons and heritage inherited from the more introspective and idealistic figures of his father and Mordecai, Daniel turns his attention toward forward progress in the form of political action on behalf of people he can call his own (McKelvy 249). And one hopes that when the widowed and chastened Gwendolen wants to take her mother and her sisters back to Offendene, repair their relationships, and "piece back her life unto that time . . . when everything was happiness about her, only she did not know it," she, too, will achieve her own redemption through consecrated kinship (*DD* 661).

Chapter 5

“Things to Put Away”: The Pledgers of Gissing and Moore’s Urban Underworlds

Though individual authors adapted the trope in unique ways, in the simplest terms, the depiction of pawnbroking in Victorian literature is most often a representation of conflicts regarding social identity and value. In novels from Dickens to Eliot, characters who pledge are in the process of *becoming*, moving between social identities, turning into different kinds of people, seeing their social value questioned and changed. Pledging is a fluid process of the transformation and multiplication of identities. The assumption that pawning an article is only temporary, and that the pledge essentially exists in state of dual ownership, underlies the identity shifts and suspensions of exploited individuals like Oliver Twist and Alice Vavasor, con artists like Barry Lyndon and Becky Sharp, and lost souls like Daniel Deronda. The pawnbroking model of identification, valuation, transfer, and return captures the new reality of shifting fortunes and mobility in an age when social place and individual value became increasingly dependent on ever-fluctuating conditions of trade and finance. And in many of these novels, particularly those after Dickens, the pledging characters never do quite settle into a fixed position as the chronicles of their social exploits come to an end. In *Barry Lyndon* (1844), *Vanity Fair* (1848), and *The Way We Live Now* (1875), the authors leave us with a sense of their pledgers’ dissatisfaction, or hint at a temptation to change places once again; there remains the possibility of further scheming and upward or downward movement. Even George Eliot conveys slight uncertainty at the end of *Daniel Deronda* (1876): we are not sure that Gwendolen will reform, or that Daniel will be successful in his endeavors on behalf of the Jewish people. There may be many more advances and setbacks as they work toward feeling integrated into a loving

community, finding a meaningful vocation, and developing a strong sense of self. Pledging narratives, with their sense of endless potential, complicate the notion that the ending of the “classic novel” provides a “final reckoning” in which the characters’ ultimate moral value is determined, corresponding with the payment of debts and the redistribution of wealth in the economy of the novel (S. James 6). Personal identity and value, including the measure of one’s economic power, is represented as multi-faceted and ever changeable in these stories.

This feeling of dynamism and possibility is noticeably muted in the late-Victorian works of George Gissing and George Moore. Committed to exploring a new realm of fictional possibilities in the portrayal of the inelegant lives of the underclasses, who were not feeling the positive effects of Victorian industrial and social progress, Gissing and Moore feature pawnbroking in their novels in a dimmer light, as an unremarkable, routine event for their impoverished characters, who have no other source of credit. We are far from the realm of middle-class ambitions and scheming. In the three novels this chapter considers, *The Nether World* (1889), *New Grub Street* (1891), and *Esther Waters* (1894), hopes for social transformation are challenged and often extinguished by the crushing economic and social circumstances of the lower-class world the characters inhabit. Gissing and Moore’s novels were generally received with a mixture of admiration for their authors’ clear talent as writers and revulsion at their crude subject matter. One reviewer of *Esther Waters* put it politely: “Mr. Moore has always taken his own way in the matter of subject and mode of treatment, and his way has sometimes run counter to the prevailing taste” (Cotterell 433). There was “no needless crudity” in the novel, said another, attempting to excuse the low subjects as worthy of examination, explaining, “That a novel realistically drawn upon such lines as these must be gloomy and harsh in many of its details follows as a matter of course” (*Saturday Review* 476).

“It is the subject and not the treatment in *New Grub Street* which is dull and sordid,” wrote one sympathetic reader (*The Speaker* 473).

Gissing and Moore are often listed among the British practitioners of the naturalism that emerged among French writers such as Zola at the end of the nineteenth century. Constance Harsh defines naturalism loosely as “an essentially deterministic literature that focuses on the impingement of natural processes on human agency and consciousness,” a representation of changing attitudes about the efficacy of the human will that Gilbert identifies as one response to new scientific discoveries about the physical universe (“Naturalism” 912, Gilbert 50). The work of naturalism represented “science . . . begging art to take life seriously, and look it in the face without fear,” explained one Victorian commentator (G-Y 52). The idea that humans struggle against the overwhelming pressure of environment and external circumstances is present in these novels, but Gissing and Moore do not adhere strictly to determinism in their plots. As Gilbert notes, writing about Moore, a commitment to portraying the failure of the human will “limits an author to writing the same book over and over again” (53). While the novels still focus on the importance of environment on character, “as few serious novels of the period could avoid doing,” they also consider how that environment “is at least in part a product of human action and is thus potentially subject to change through further action” (53). Victorian reviews of *Esther Waters* express the tension between the authority of environment and that of human agency in the novel: one critic wrote that Esther does not have “any hand in the shaping of her fate. It all happened to her because she chanced to be what and where she was,” while another expressed admiration that “she attains at length the end of her desire, not by the means of some unexpected stroke of fortune or lucky adventure, but as the inevitable result of her years of toil” (Cotterell 433, *National Observer* 640). And while it was commonplace for Victorian reviewers

to observe that the endings of Gissing's novels do not reward those who work hard and honestly, defeat is not absolutely certain, as my analysis of *The Nether World* aims to demonstrate (Hutton 3). An emphasis on critical decision-making in these novels stresses the continued significance of individual action, which while in part a response to external circumstances, is also the result of personal character. And unlike Zola's rejection of imagination in naturalism, these novels allow room for the imagination to influence the individual's response to his or her circumstances, with visions of what might be motivating action in the present (Brantlinger 5). An individual's personal qualities still can shape his or her life in powerful ways, though the stresses of environment are great.

Although it may have been a subject "avoided by the ordinary novelist" at the time that Gissing and Moore wrote their controversial works, the question of how the poor live and what to do about it had occupied non-fiction writers and philanthropists for several decades (Cotterell 433). The pawn shop had long been a favorite focal point in discussions of the problems faced by the poor and the obstacles to solving them. The pawn shop was too close to the gin shop; the pawn shop discouraged thrift; the pawn shop was desperately needed to make ends meet: these were the classic angles taken by writers who used the business as an avenue for considering social reform. Often, pawnbroking formed the basis for social parables, as in "In Pawn: The story of a pledge" (1888), written by Annie M. Young for the Wesleyan Methodist Sunday School Union. The story tells of a young man, Reuben, who foolishly weds a lazy, thriftless Italian woman, Nanni. The couple has two children, but Nanni's drunkenness disrupts the family, and after she has pawned everything to fund her addiction, the family is out on the streets. Desperate for money, Reuben and Nanni give their children to a pub keeper and illegal pawnbroker who wants to buy them and make them part of her street-performing act. Reuben

refuses to sell the children outright, but agrees to pawn them for twenty shillings, which he and his wife immediately spend on drink. After Nanni's death in a workhouse, and many long struggles to regain his independence and respectability, Reuben manages to relocate the children and redeem them from the pawnbroker with the pawn ticket he has always carried with him. The three establish a happy family life with Reuben's second wife. "Thus happily was the reckless 'pledge' redeemed," concludes the author (125). This story, like others of its time, uses the motif of pawnbroking to illustrate the possibility of personal redemption from sin and despair, echoing the Christian belief in grace and salvation.¹ As in the novels already discussed, transformation is a key idea, though here it is expressed in terms of moral restoration rather than a manipulation of identity or social position. But in almost every fictional representation, pawnbroking is connected with the possibility of dramatic change.

Stephen D. Arata writes that Gissing often employed familiar Victorian fictional patterns in his novels, such as the inheritance plot, but "with the sense that they are played out," allowing them to fail and providing nothing to replace them (29). There is a "relentless constriction of narrative possibilities, [a] closing down of alternatives," he explains (29). This idea also applies to the depiction of pawnbroking plotlines in his novels and Moore's. No longer is pledging a grab for power and transformation, as in the novels already examined; nor are the pledgers' experiences designed to inspire much hope for personal redemption, as in sentimental pledging tales. Pledging here is less dynamic, and the pawn shop is a place of sacrifice and personal devaluation. The potential pledges in these fictional households are fewer and cheaper, and there will be no interest payments to help generate income for the pawnbroker, only surrendered

¹ Another good example of this kind of sentimental tale from this era is "A Forfeited Pledge," by E.M.H., appearing in *Bow Bells: A Magazine of General Literature and Art for Family Reading*, January 3, 1896.

pledges. Rather than being signs of life-changing credit and multiplied resources, accumulated pawn tickets only register the absence of much-needed materials, and the mounting shame of living without them. The pledging of meaningful personal articles mirrors the stripping away of individuals' social significance as they find themselves subjected to having their value determined by others who would use them for their own gain, and to being discarded when they cannot be used to achieve a higher level of social credit. These novels return to the idea of habitual pledging as contributing to a state of permanent incompleteness, and representing the painful compromises that must be made in order to survive in harsh circumstances. The fictional pawn shop fails to be the source of useful assistance and personal change that Victorian pawnbroking advocates envisioned, an example of the illusory nature of economic security and progress that the novels convey.

But although habitual pledging is a bleak reminder of the desperate poverty and limited options of their characters, Gissing and Moore do not depict pledging strictly as an inescapable cycle of exploitation which represents the helpless position of humans against cruel and inalterable economic and social systems. Rather, the pawn shop, in which private values, like sentimental or aesthetic admiration, or personal usefulness, collide with "public" judgments of market value and coexist as markers of an object's identity, conveys the ongoing struggle of the individual to assert him or herself as not merely economically productive, which is essential for survival of the body, but also personally significant and valuable, for the survival of the spirit. The practice of pawnbroking, and the dual values that pledges assume as both traded commodities and private property, capture the simultaneous expression of these competing value systems in the worlds that Gissing and Moore depict, and the uncertainty of which will ultimately come to define a character's existence. The pawn shop's promise of change is much

smaller in the bleak world of these novels, but it is not erased. In the characters' experiences with pawnbroking we see them realize the possibility of determining their own value based on their personal convictions; there is a dawning consciousness that external systems of value based on economic utility or social status need not be defining. Over the course of the narratives there is the recognition of an alternative to the logic of the pledge, in which the "personal" qualities of a thing are overshadowed by its exchange value. But the power of the market is strong, and not all are able to redeem themselves, like pledges, through the force of personal attachments and convictions that overcome popular definitions of worth.

The Nether World (1889)

On the evening of February 29, 1888, Gissing received a telegram. His wife was dead. Gissing had met Marianne Helen "Nell" Harrison when she was a poor girl in Manchester, where Gissing, a promising student, attended Owens College on a full scholarship. He was expelled from school and sentenced to a month of hard labor after he stole from other students in hopes of rescuing Nell from resorting to occasional prostitution to support herself (Arata "Introduction" 12). After a difficult stint as a writer in the United States following his release, Gissing returned to England and eventually married Nell in 1879. Their union was plagued by poverty and Nell's alcoholism, and after many ruptures and reconciliations, they separated for good in 1882, though Gissing continued to support her with a weekly alimony payment (14). When he heard of her death, he had not seen her in three years. The day afterwards, he went to see her body and make arrangements for her burial. The death certificate read "acute laryngitis," although syphilis, alcoholism, and want of warmth and nourishment had certainly contributed (Toynnton 134). The

filthy, scantily furnished room in Lambeth where she died shocked and touched him. He made a lengthy diary entry about his visit to the house, writing:

Let me describe the room. It was the first floor back; so small that the bed left little room to move. She took it unfurnished, for 2/9 a week; the furniture she brought was: the bed, one chair a chest of drawers, and a broken deal table. On some shelves were a few plates, cups, etc. Over the mantelpiece hung several pictures, which she had preserved from old days. . . . There was a photograph of myself, taken 12 years ago, - to which, the landlady tells me, she attached special value, strangely enough. Then there were several cards with Biblical texts, and three cards such as are signed by those who "take the pledge", - all bearing date during the last six months.

On a door hung a poor miserable dress and a worn out ulster. . . . Linen she had none; the very covering of the bed had gone save one sheet and one blanket. I found a number of pawn tickets, showing that she had pledged these things during last summer - when it was warm, poor creature! . . . I drew out the drawers. In one I found a little bit of butter and a crust of bread - most pitiful sight my eyes ever looked upon . . . I found all my letters, away back to the American time . . .

She lay on the bed covered with a sheet. I looked long, long at the face, but could not recognize it . . . she had changed horribly. Her teeth all remained, white and perfect as formerly.

[. . .] In nothing am I to blame; I did my utmost; again and again I had her back to me. Fate was too strong. But as I stood before that bed, I felt that my life had a firmer purpose. Henceforth I shall never cease to bear testimony against the accursed social order that brings about things of this kind. . . . Poor, poor thing! (*Diary* 22-23)

The next day he returned to Mrs. Sherlock's boarding house, viewed a "more familiar" Nell in her coffin, and gave the Sherlocks three pounds for their trouble. He then went with one of their daughters to "a low public house, where the landlady had a pawn-ticket for H[elen]'s wedding-ring, security for a debt of 1/9" (23). Gissing redeemed the ring, and cut a lock of his wife's hair before he left her body, an expression of tenderness he barely understood himself (23).

Nell's death scene, as Gissing describes it, is composed of images of dashed hopes and futile efforts: the pledge cards, pawn tickets, bread crust, and saved letters and photo of himself are all expressions of vain attempts at improvement. She pledged three times to abstain from alcohol, but she drank herself to death. She pawned - did not sell - her linen and coverlet during the warm summer months, but no money came to redeem them and save her from exposure to

the February cold. She carefully put aside her bread crusts, but she starved. She sentimentally saved her husband's letters and portrait, but there was no restoration of their intimacy. It is a scene of abandonment, of broken promises and pledges, none more keenly felt than the broken marriage vows that would have bound Gissing to share in more than just Nell's pitiful postmortem. But Gissing absolves himself of any responsibility beyond granting her a decent burial. "Again and again I had her back to me," he explains to himself, and with these words Nell becomes, like the linen and bedding, the unredeemed pledge, the woman that Gissing could not recall, one last time, from abandonment. So instead, he redeems her wedding ring, a tender, if inadequate, gesture of recompense for his failure to preserve Nell in his keeping.

In the wake of this powerful experience, Gissing quit working on his other writing and almost immediately began penning *The Nether World*, his testimony against the conditions in which Nell lived and died. But as Constance Harsh notes, there is a difference between "bearing testimony" against the crushing circumstances of lower-class life, as he swore to do in his diary entry, and attempting to use fiction to effect social change, which Gissing did not believe was possible ("Flowers" 9). Gissing did not place much faith in his readers, believing that they were bound to misunderstand him; in his eyes, the rising literacy rates in Great Britain had only created a vulgar reading public unable to appreciate literature aimed at more than entertainment, like his own, which did not sell especially well in his day (Brantlinger 187). To Gissing, realist fiction bent on "truth-telling" would only be seen as offensive, not enlightening, by uncultured audiences (188). Although one reviewer of *The Nether World* asserted that the novel was meant to spur its readers to action on behalf of the miserable poor, Gissing's friend, Eduard Bertz, more accurately explained that Gissing "[did] not write to a thesis," with an aim for reform (Farrar 756, Bertz 151). *The Nether World* does not express hope for progress; instead, it merely

observes and commiserates with its characters, like Gissing staring at Nell's wasted form, beyond all help. The novel conveys that the worst strategy for coping with such a miserable existence is hoping to improve it by efforts for personal advancement or broader social aid, and the story is a brutal record of false hopes of escape from slum life. Gissing is unrelenting in depicting the lost opportunities and crises that beset the bewildered and exhausted residents of Clerkenwell, who, rather like Nell, engage in various schemes for self-preservation and advancement, investing their time and money in people and plans they think will bring them relief from their drudgery. But like "good" fiction writing that cannot succeed with a mass audience and generate profits, these investments bring no returns, only painful disappointment.

The Nether World focuses on the experiences of the Peckovers and those connected with their grimy lodging-house – Jane, the scullery maid; the Hewetts living upstairs; and their friends and family members in the neighborhood. The main conflict concerns the fate of a large inheritance – the fortune which the elderly Michael Snowdon inherited from his entrepreneurial son in Australia, and which he intends to pass on to his granddaughter Jane after his own death. Michael lives frugally to preserve the fortune during his lifetime, and grooms Jane to be its custodian, instructing her that it should be spent not in making her own life more comfortable, but in aiding the poor. But the plan backfires when he dies before creating a final version of his will, and without a legal document indicating his true wishes, all the money goes to Jane's irresponsible father, Joseph, who squanders the fortune in speculation in America.

Michael's unrealized hopes for social change and the enormity of the fortune that Joseph loses epitomize Gissing's main idea that such ambitions are futile. There is a disconnect between intention and actual results with regard to the fate of the funds, just as Gissing saw a disconnect between the aims of contemporary authors and the actual impact that their works

could make on an audience (“Fictions of Failure” 30). On a smaller scale, other characters in the novel witness the withering of the seeds they planted for personal security and fulfillment: John Hewett loses the burial insurance money he has slowly amassed for his family when the collector embezzles the funds; Clara Hewett’s promising acting career is cut short when a rival throws vitriol in her face; Sidney and Jane’s blossoming romance ends abruptly when Clara’s pitiful condition prompts Sidney to propose to her instead; Sidney’s marriage to Clara soon becomes unhappy and stressful; Clem and her mother find themselves destitute when her mercenary marriage to Joseph does not last. At the end of the novel, everyone is worse off than when it began, smarting from the terrible falls from the high hopes they entertained for improved lives, chastened into stoically accepting their unhappiness as the work of cruel fate. The novel, as one reviewer remarked, “is from beginning to end a picture of human vice and misery . . . hopeless and pessimistic in the extreme” (*Scottish Review* 218).

But one character in the novel can be said to be better off in the end than the beginning, and that is Pennyloaf Candy, Bob Hewett’s widow. Coming from extreme domestic hardship and shame, she marries Bob with pride and hopefulness, only to have her happiness destroyed by his carousing, cruelty, and crimes. Yet by the novel’s final chapter, Pennyloaf has joined households with another widow she knows, and they have set up a secondhand children’s clothing shop together that enables them to share the tasks of caring and providing for their children. She is saddened by the death of her husband, but she is economically secure for the first time in her life, and takes pleasure in the company of friends. In a novel with a decidedly tragic trajectory, Pennyloaf alone escapes a diminished existence, instead finding greater peace and security than she has ever known.

Scholars who examine the women in the novel typically focus on Clara and Jane.² Harman only says of Pennyloaf that she is “almost terrifyingly marginal” and “oddly named,” and notes that critics have repeatedly emphasized her “inability to make sense of her own condition” in contrast to the more intelligent but almost equally downtrodden central characters who represent that class of people about whom Gissing is most concerned in his works (185, 187). It is true that Gissing describes Pennyloaf as constantly expressing “meaningless surprise” and lacking a critical perspective; in a sense, she is representative of the unthinking masses he so despised as readers of popular fiction (72). But her simplicity of character does not correlate to simplicity of purpose in the novel. Though she is never an active force in the story, Pennyloaf is far from marginal to Gissing’s project. Her story deserves more critical attention, not only for the relatively comfortable life she creates for herself, which stands out among the frustrated endings of the novel’s final chapters and goes against the grain of Gissing’s plots of failure, but also because her story, unaffected by strong ambitions or passions Gissing does not grant her character, seemingly is governed entirely by the cruel social and economic forces that Gissing is so keen to represent. In contrast to Clara’s theatrical ambitions and Jane’s daunting destiny as a social reformer, Pennyloaf experiences a much more commonplace struggle in simply surviving. Her “almost terrifyingly marginal” life is dominated by financial distress at the level of pennies and shillings, and her story is expressed in economic images.

The daughter of a drunken mother and an absentee father, neither of whom can provide for the family, Pennyloaf is *The Nether World*’s habitual pledger, rushing off to the pawn shop to make it through the day. She endures some of the worst calamities in the novel, including the

² See, for example, “Joy Behind the Screen: The Problem of Presentability in George Gissing’s *The Nether World*” by Barbara Leah Harman, and Susan E. Cook’s “Envisioning Reform in Gissing’s *The Nether World*.”

death of two children and her husband, all while being subjected to harsh treatment as an overburdened material provider and the object of physical abuse, never appreciated for her loving nature. She pawns and is pawned for other's vices as well as their need for some kind of empowerment, forced to watch as her husband enters a career in counterfeiting coins, exacerbating their woes. Unlike the other characters, she does not have a period of contentment in the middle of the story, which makes the ending of her tale even more remarkable. Her movement from an abused and ashamed domestic "slave" to a financially independent businesswoman (albeit on a small scale) becomes an intriguing and unexpected meditation on the possibility of recovering personal value in an economically exploitative environment like the nether world (*NW* 105).

We first encounter the seventeen-year-old seamstress hurrying towards the pawn shop to pledge some clothes just before closing time, so that her family will have some money to buy the next day's necessities, including her mother's drink. Gissing captures this scene with the same attention to realistic detail as Dickens, whom he much admired as a writer, and in mood and aspect it echoes Boz's classic sketch (1836) and the pawnbroking scene in *Martin Chuzzlewit* (1844). In the long tradition of dubious literary pawn shops, this shop is filled with "a strong musty odor" and "the gloom, the narrow compartments, the low tones of conversation, suggested stealth and shame" (73). We know from Pennyloaf's familiar tone in telling Bob she has to hurry with some "things to put away," and her pleading with the shop attendant to lend her the same amount on her clothes as before, that she is a frequent pledger (72). The same is probably true of most of her impoverished neighbors; Pennyloaf lives in a particularly depressed corner of Clerkenwell. But contrary to Boz's reportage that habitual, lower-class pledgers tend to conduct their daily business unashamedly in the main area of the shop, Pennyloaf goes into one of the

private booths to make her transaction (73). Such a movement signals the pride that the earlier description of her clothing conveys: “Her attire was miserable, but there were signs that she tried to keep it in order; the boots upon her feet were sewn and patched into shapelessness; her limp straw hat had just received a new binding” (72). Here, clothing figures not just as a status symbol, as it does when we are told that Bob Hewett is “respectable” because he has “something white and stiff round [his neck],” but more importantly, as a sign of personal responsibility and care (69). Pennyloaf may be dressed in rags, but these rags are made as neat as possible, to signal her good character, untarnished by her circumstances.

But Pennyloaf’s attempts to convey self-respect and command fall short when she encounters the cool assistants in the pawnbroker’s shop. Gissing contrasts Pennyloaf’s impatience to be served and her anxiety over the amount of the loan (which is lower than expected, because of the worsening condition of the pledges) with the flippancy of the young employees; we are told that they are “conversing facetiously” with another customer and smiling with private amusement over their business (73). Pennyloaf, “meager, hollow-eyed, bloodless,” in her rags, is no match for the shop assistant, “smartly attired . . . with black hair greased . . . a large horseshoe pin adorning his necktie, and rings on his fingers” (73). She speaks to the employee in “a subservient voice” while he pays no attention to her requests for a higher loan (73). This sudden diminishment of Pennyloaf’s presence before the pawnbroker’s assistant is a powerful illustration of the way that economic status easily overshadows personal value. The especially poor Pennyloaf is beneath the notice of the assistant; the shabby clothes she has come to pledge seem to stand in for her at the counter, nearly worthless, overused, and dwindling in value.

This conflation of Pennyloaf and her pledges in her first appearance in the novel sets a precedent for her handling by the narrator and other characters. Pennyloaf is consistently treated as an unremarkable and even appalling object – or as Clem calls her, “a common slut of a thing” (125). John Hewett is enraged when his son marries “deplorably beneath him” and considers it “unpardonable, let the character of the girl be what it might” (211). He refuses even to acknowledge the humble, good-hearted Pennyloaf as his daughter-in-law because her poverty is more extreme than his own, a hypocritical expression of class snobbery from a man who once railed in the streets about social injustice (53). Pennyloaf’s nickname, which the narrator explains is a corruption of a tri-syllabic pronunciation of the name Penelope, tells much about her character and how others value her. Christened Penelope, the namesake of Homer’s classic portrait of patience and fidelity, she exemplifies these traits in her domestic relationships, first tending to her alcoholic mother, and later, waiting for Bob to come home at night, doing all she can to please him when he arrives. Yet this picture of devotion is seen by others as a poor “penny loaf,” meager and almost incapable of sustaining life – the kind of cheap, second-rate bread that Gissing describes the destitute Harold Biffen eating hungrily in *New Grub Street* (NGS 419). As “Pennyloaf,” Penelope is quite literally designated as a cheap object for consumption, insubstantial and practically meaningless. “She’s nothing to boast of . . . All women are pretty much alike,” scoffs Bob when his friend compliments her on being a good wife (NW 215). She is like a mass-produced commodity, “one whom society pronounced utterly superfluous,” in the words of the narrator (356). Her treatment by other characters is not so very far from that of the scholars who have overlooked her significance in the novel, echoing the prejudices of Victorian readers who considered some literary subjects too low to be granted serious attention.

Pennyloaf's marriage to Bob Hewett is a record of her degradation into a mere object to be repeatedly exploited like the skirt and petticoat she pawns until their value has nearly evaporated. Bob has several motivations for marrying Pennyloaf, including that he finds her attractive, and that it makes Clem, his former sweetheart, jealous. But he also likes that he is above her in economic and social status, which allows him to feel as if he is doing a good deed by marrying "a maiden who, to all intents and purposes, may be said never to have been born at all" (104). He is flattered by her gratefulness for his attentions to her, she who cannot earn even the pawnbroker's respect (105). Pennyloaf's status in the marriage is no better than her status in her neighborhood; she is a "slave," owing her master repayment for his munificence. But Bob provides little for her besides the questionable pride of having him for a husband: he takes her to live in a shabby room in Shooter's Gardens, worse than what he can actually afford, and expects that she will continue her seamstress work to help support their family (104-105). He will get all he can out of her, as cheaply as possible.

Of all her beautiful new attire on her wedding day, she is most proud of her shiny new wedding ring, with its undeniable exchange value: "How proud she was of her ring! How she turned it round and round when nobody was looking! Gold, Pennyloaf, real gold!" (105). But the real gold does not symbolize the deliverance from cheap imitations of domestic happiness or affection that her marriage might have been; rather, the ring is simply a commodity for exchange. With the ring, Pennyloaf has been given something else that she can sacrifice: "The pawnbroker would lend her seven-and-sixpence on it, any time," she thinks (105). While marriage generally confers even more significance and value to a person, by making him or her integral to another's happiness and identity, when she becomes a wife, Pennyloaf simply becomes exploitable on a higher scale, due to her greater sense of loyalty to Bob. And at the end

of her disastrous wedding day, after Bob has gotten into a drunken brawl and her prized wedding clothes are torn to pieces, Pennyloaf wearily lies down in bed, “thinking all the time that on the morrow it would be necessary to pawn her wedding-ring” (113). Whatever value in sentimental attachments that she believed Bob conferred upon her on their wedding day is quickly turned into cash, and not much of it.

Just like the wedding ring, Pennyloaf will never experience matrimony as anything other than being used for someone else’s satisfaction and gain. When she appears again in the novel, Pennyloaf has two children and lives in “squalid” conditions in a crowded house (129). The narrator’s description of her appearance draws attention to her status as a consumable (and already consumed) object:

Hastily she drew together the front of her dress, which for the baby's sake had been wide open, and rose to her feet. Pennyloaf was not a bit more womanly in figure than on the day of her marriage . . . all her poor prettiness was wasted under the disfigurement of pains and cares, Incongruously enough, she wore a gown of bright-patterned calico, and about her neck had a collar of pretentious lace; her hair was dressed as if for a holiday, and a daub recently made on her cheeks by the baby's fingers lent emphasis to the fact that she had but a little while ago washed herself with much care. (130)

Her children are literally consuming her, with their need for nourishment sapping her strength, and her poverty and marital woes have wasted her further. Her attempts at a tawdry sort of beauty are for Bob’s benefit; when he ignores her, she does the only thing that an object can do to express its value: offers herself to be looked upon and physically enjoyed. “I only did it just because I thought he might like to see me. He promised me faithful as he'd come 'ome to-night, and I thought—it's only somethink as got into my 'ed to-day, Miss Snowdon,”” she explains to Jane, embarrassed by her outlandish appearance when Jane comes by to visit her (131).

An overused pledge, Pennyloaf repeatedly degrades herself to boost Bob’s self-worth in the midst of his discouraging poverty. The narrator explains that her flattery towards Bob has

made her marriage worse by making him feel more powerful: “Poor Pennyloaf was in a great degree responsible for the ills of her married life; not only did she believe Bob to be the handsomest man who walked the earth but in her weakness she could not refrain from telling him as much . . . he was intensely self-conscious; with Pennyloaf’s eye upon him, he posed for effect” (212). Bob enjoys exerting authority over his wife with unprovoked cruelty, forbidding her to see Jane; insulting her in front of others; and eventually beating her in a fit of rage when he is worn down by his depressed circumstances and Clem’s poisonous hatred (212, 215, 334). Pennyloaf receives this treatment with sad smiles, convinced that Bob is always right, and a good husband (343). The narrator describes her as having a “submissive beast-of-burden” attitude (340). She is cycled through forms of exploitation for Bob’s gain, becoming a pledge that is always ready to be reclaimed, waiting with “anxious longing” for Bob to walk back through the door and embrace her as his own once again (333).

Pennyloaf’s life is full of abandoned pledges. Her own bare rooms, and her mother’s, strongly resemble Nell’s in their appearance. Their scanty furnishings testify to sacrifices to the pawnbroker over long years of poverty, and Mrs. Candy’s alcoholics’ pledge cards piled on the mantelpiece serve as reminders of another kind of broken promise that led to more dire conditions for the family (75). There is a sense in all this that nothing is worth redeeming. The Candy family’s pledges are mere rags; sobriety and full awareness of one’s situation is almost unendurable. Pennyloaf’s father even stops coming back upon occasion to beat his wife, and simply disappears (248-249). Pennyloaf herself, who teeters on the brink of total despair from Bob’s mistreatment, likewise is deemed unfit for reclaiming. Bob schemes with Clem to make Pennyloaf even more miserable out of pure spite, convincing himself that she is not worth keeping around. ““Wear her down! Make her pawn all she has, and go cold!”” Clem encourages

him, recalling that sense of a slow stripping away of identity and value that pawning represents for Pennyloaf (261). Bob responds by suggesting with a smile that he would ““better do for her altogether,”” since she is so worthless (261). ““There’s many a true word said in joke,”” says Clem, and Gissing here achieves the most harrowing expression of human degradation in the novel: that a person could be deemed so worthless as to be deserving of murder (261).

Pennyloaf is a relatively minor character, contributing almost nothing to the action of the novel – like the pledge that she is, she only sits on her grimy staircase and waits to be used again. But she epitomizes Gissing’s vision of economic disadvantage that turns the strong into monsters and the weak into their broken pledges. Her association with the pawn shop, her habit of trading private articles for money to survive, conveys in the strongest terms what Gissing sees as an atrocious conversion of sentiment and affective ties into publicly – and repeatedly – exploited assets in the warped value system that economic desperation encourages. Pennyloaf is spared only because Clem perceives that in her friendship with Jane, Pennyloaf might yet have some value as an informer of the Snowdons’ plans for the inheritance Clem covets (262). She is only helpful for obtaining easy cash.

By the end of the novel, Pennyloaf is reduced to having almost no significance whatsoever. Her husband has long been engaged in a counterfeit coin scheme, a project of proliferating valuelessness that parallels his usage of his wife, degrading her at the same time that he uses her for his own advantage. By the time Bob’s crimes finally lead to his accident and death, Pennyloaf has had one child die in her arms and another die as it entered the world. Her remaining child is sickly and unpromising. Without a husband, with dying children, with no confidence in herself, Pennyloaf seems to have no purpose: she has been pawned too many times; she has no remaining value; she is a classic Gissing image of hopelessness. If this were

the end of Pennyloaf's story, she would be easy to "put away" as a simple, obvious image of exploitation, another example of how in *The Nether World*, "the good are sacrificed to the selfishness of others," like those children in the Methodist Sunday School story who were pawned for drinking money (*Dublin Review* 465).

But Gissing's handling of her is more complex. When Pennyloaf and her widowed acquaintance open their secondhand shop, the narrator tells us that "it seemed probable that they would succeed in keeping themselves alive" (*NW* 357). Although all along she has relied upon Jane for encouragement and advice, Pennyloaf discovers and pursues this route toward personal security without Jane's assistance, demonstrating a recovery of personal agency after so many years of helplessness and ill use. We meet Pennyloaf in a pawn shop, and leave her in a secondhand shop, a significant movement. Pledges return to their owners, probably to be pledged again; but secondhand items are surrendered to the open market, and in Pennyloaf's case, this surrender represents hope. Earlier in the novel she expresses to Jane a wish to return to work, to end the feeling of uselessness that overcomes her while sitting alone in her house (131). Simon James notes that in *The Nether World*, "manual labor drains the resources of the body," but, contrary to this notion, the degraded Pennyloaf needs to return to work; if the market is inescapable, she must navigate it herself (87, 96). Now as a shopkeeper she has the opportunity to make her own way apart from Bob, and, despite the often crushing realities of economic participation, she is at least participating on her own terms, no longer simply another's commodity to trade. The secondhand business assigns value to things that someone else considered not worth keeping, just like Pennyloaf, and her job in the shop, appropriately, is to repair the clothing for sale, making it useful again. Pennyloaf's new lifestyle is a rare display of mercy in a Gissing novel: Pennyloaf escapes her miserable marriage and achieves a "humble

security” through her own efforts (*NW* 391). While Gissing often portrays Pennyloaf as rather thoughtless – pointing out, for example, that she spends money on ready-to-eat sweets instead of ingredients for more nourishing meals – it does not seem that in these last scenes Gissing implies Pennyloaf’s ultimate failure to be responsible, and her subsequent demise. When we leave her, she is chattering happily with Jane in her shop, while “the dark thoughts slip away insensibly” (388). “Where was there such a talker as Pennyloaf nowadays, when she once began?” asks the narrator (388). It seems that Pennyloaf has found some confidence in her own thoughts and abilities.

Of all the characters in the novel, Pennyloaf makes the most impressive forward progress, and it is by putting her in a pawn shop and moving her to a secondhand shop that Gissing dramatizes her small triumph. While for some other authors the pawn shop represents the creation of expanded identities and opportunities, Gissing portrays pawnbroking at its most stereotypical, as a system of repeated exploitation, similar to the way it appears in *Oliver Twist* (1838). Critically, in *The Nether World*, pawnbroking also represents false hope, as Nell’s pawn tickets had suggested. In Gissing’s hands, pawnbroking is another Victorian trope that has been played out and stripped of its positive possibilities, signifying only loss and degradation.

But Gissing does not leave us in the pawn shop. Although critics generally perceive that the novel offers “little . . . as a counter-force to economic pressure,” Pennyloaf’s movement from pledging at the counter to repairing secondhand clothes in the back room suggests that even in the most abject circumstances, forgotten personal value can potentially be recovered as a form of protest against dehumanizing economic and social forces that threaten to strip away identity and hope like the vitriol that melts Clara’s face and spirit (Gill qtd. Harsh 9). A life declared worthless, like an old dress, can be repaired and made useful once again in new hands, not

simply discarded. Pennyloaf's business allows her to live in only the most humble way, but it does not exploit others, like the burial club, or lead customers down paths of ruinous addiction, like Mrs. Green's beer-shop. Pennyloaf will not inherit a fortune that fixes all her problems – no one will – and, as many critics note, the novel makes it clear that there can be no great social movement that prevents more Pennyloafs from coming into the world and suffering similarly. But in an inversion of Clara's narrative, in which she loses the special qualities that made her so attractive and descends into reclusiveness and bitterness, Pennyloaf reclaims the value of her downtrodden life and decides it is worth living. She does not acquiesce to being labeled insignificant and helpless, but seizes an opportunity to invest in her future, humble though it is. Not all good is sacrificed to selfishness in *The Nether World*. Jane and Sidney both work selflessly to care for others and lighten their loads despite their own misfortunes, but Pennyloaf's movement from passivity to activity, from exploitation to modest entrepreneurship, makes her a different, and perhaps even more remarkable, type of hero in this environment: the one who redeems herself. If *The Nether World* is a testament to what Nell suffered, Pennyloaf's is the redemption Nell could never achieve.

New Grub Street (1891)

The best known of Gissing's works chronicles the state of the writing profession at the end of the nineteenth century, depicting the effects of a literary market that had swollen to meet the demands of a reading public that encompassed almost the entire population, largely thanks to the movement toward mandatory, universal public education in recent decades (Brantlinger 23, McDonald 7). The authors of *New Grub Street* struggle with the realization that they cannot

practice their profession according to old ideals about art and authorship being separate, almost sacred realms for creative labor not driven by profits; instead, if they are to survive by their pens, they must write to the tastes of the expanding reading public, which were, in Gissing's eyes, "vulgar" (Brantlinger 185). Gissing was among those late Victorians who feared that the growing market for journalism and cheap fiction meant the death of good literature and "genuine culture" (185). John Spiers and Patrick Brantlinger have both explained that the literary market at the time was diversified enough to accommodate literature of all kinds, including "popular editions of 'good' books," and "writers of aesthetic and intellectual merit" could still do well, including Gissing, who was at least moderately successful as a novelist during his lifetime (Spiers 16, Brantlinger 187). But it seemed to Gissing and others, like Robert Louis Stevenson, that writers who hoped to make a living in this new market would have to set aside style and creativity in order to churn out second-rate "shilling shockers" or insipid articles for immediate consumption by thoughtless readers (Brantlinger 167, 173). Such is the predicament that Gissing's fictional authors face: the impossibility of producing anything of literary value that also has market value. *New Grub Street* mocks the literary trade, particularly the three-volume novel's continued dominance, while at the same time exploiting it for its own profits, an "ethical contradiction" the novel acknowledges in the words of Jasper Milvain, the hack journalist, who declares, "I think it isn't at all unlikely that I might make a good thing of writing against writing. It should be my literary specialty to rail against literature. The reading public should pay me for telling them that they oughtn't to read" (Stewart 330-331, *NGS* 71). Indeed, his three-volume novel against three-volume novels was Gissing's most successful, and it was the first of his books to go into a second edition (Brantlinger 184, S. James 97).³

³ Brantlinger notes, "The one-volume novel, unmediated by Mudie's and the other, less dominant

Gissing paints the portraits of four main authors in the novel, each representing a different response to the demands of the market (Butterworth 19). Unwilling to write trash to survive, Edwin Reardon leaves the profession and scrapes by as a clerk; Alfred Yule, a man of an older scholarly school, carries on as his progressive blindness and professional failings send him into depression; Jasper Milvain adapts himself perfectly to the new literary culture and becomes a great success, with more shrewdness than talent; and Harold Biffen defies convention and writes avant-garde novels that do not sell, plunging himself into abject poverty.

The one who dines on cheap bread, Harold Biffen is the Pennyloaf Candy of *New Grub Street*. Like Pennyloaf's, his appearance when we first encounter him in the novel testifies to his almost complete lack of income: "His excessive meagerness would all but have qualified him to enter an exhibition in the capacity of living skeleton, and the garments which hung upon this framework would perhaps have sold for three-and-sixpence at an old-clothes dealer's," the narrator explains (NGS 172). When he arrives at the Reardons' home for a visit, Biffen is wearing a shabby overcoat, which he declines to remove when Edwin invites him to make himself comfortable. Edwin immediately realizes that Biffen has either sold or pawned his coat to make ends meet, which makes for another awkward exchange when Amy enters the room and is also perplexed by her guest's attire. Biffen is, like Pennyloaf, immediately connected with the pawn shop and the shame of lacking the accouterments of propriety, but Gissing once again indicates that the character of this habitual pledger is exceptional, rising above the "stealth and shame" of a London pawn shop: "[The] man was superior to these accidents of flesh and raiment," he writes, the first of many assertions of Biffen's dignity (172). Biffen is dignified, of

commercial libraries, rapidly became standard after 1894" (184). *New Grub Street* was published in 1891 and is set about a decade earlier, as we are told that the Milvains' old-fashioned house does not project the "decorative spirit of 1882" (NGS 54).

course, primarily because he refuses to bow to the demands of the literary market. He is above the debasement of caring about profits, and the material sign of this dignity, an emaciated frame clothed in rags, is presented in sharp contrast to the sleek appearance of someone like Whelpdale, who, failing to succeed as a novelist, becomes a prosperous literary agent, and wears a “cream-coloured waistcoat, a necktie of subtle hue, and delicate gloves” (445).

One of the trademarks of Gissing’s writing is the way that he “shows the commonest things, the most ordinary details, are the most important things,” and we see this in *New Grub Street* in the mundane details of the characters’ domestic experiences that reveal their personal and professional struggles, particularly in the condition or absence of their clothing (Spiers 4).⁴ No other author examined in this project elevates the pathos of pledging to the level that Gissing does, and this deep feeling is captured in the first scene of the quietly composed Biffen’s embarrassment before his close friends. Throughout Victorian fiction the pawning of personal possessions reveals the permeability of the imagined boundary between private life and the market – a representation of how intruding economic forces can corrode personal relationships and self-worth. But in Gissing’s works this comes across as especially brutal, because what pledging signifies is so at odds with his pledgers’ desires. Thackeray’s pledgers are ready to risk it all – including their integrity – for fame and fortune; Trollope’s pledgers are happy to use each other to get ahead. They pawn anything and everything for a little more social credit. But Gissing’s pledgers are deeply pained by parting with private treasures to survive, and this gets at the heart of Gissing’s outrage over the state of the literary market in *New Grub Street*. Biffen’s pawned coat, this very personal thing which would have helped him keep his sense of pride

⁴ See Simon J. James’s *Unsettled Accounts*, pages 28-34, for a more in-depth discussion of the way that Gissing uses clothing, possessions, and domestic interiors as economic signifiers in his novels.

among peers, is taken away from him by his straightened circumstances, pointing to the threat of having to sacrifice one's deeply held artistic ideals and unique talents to make money as a writer. It is impossible to preserve all sources of pride and dignity in this environment; either one's coat or one's writing must go. Biffen's reluctance to reveal the incomplete outfit under his overcoat parallels Edwin's terror lest any of his friends should open one of the three volumes of his hastily composed *Margaret Home* and read its bland, bloated prose.

Biffen is not the only pledger in the novel; in the paragraph following Amy and Edwin's discussion of poor Biffen's pledged coat, Edwin takes his watch to the pawnbroker to help pay some bills (179). But usually, the Reardons go to the secondhand shop to dispose of things they think they can live without, and there is a crucial difference here worth examining. A key distinction between pledging and selling is the sense of hope that pledging implies: the pawnbroker and the pledger both expect that the item can be reclaimed. Pledging is a process, a stage; secondhand sales are an ending. That Edwin takes his books to a secondhand bookseller seems to suggest his true feelings about his inability to recoup his savings with another profitable novel. Many times Edwin expresses despair at ever being able to publish again; he would have given up his career much sooner had Amy not pressured him to continue writing in a popular style. Edwin's lovingly annotated books' path to the secondhand shop portends his decision to abandon literature as a profession, his giving up on a dearly held dream when beset by financial difficulties. For him it is better for the fine literature in his library to be sacrificed entirely to a bookseller than given to a pawnbroker for what would likely be a lower value; his decision is a dramatic reminder of Gissing's belief that "good" literature was being shockingly undervalued in the new market. Edwin's own "good" literature cannot sell, and so the canon must be sacrificed too. In *New Grub Street*, the new market brings about the death of culture (Brantlinger 185).

The idea that secondhand dealing represents frightening, permanent abandonment becomes clear in the Reardons' consideration of what to do with their household furnishings if they live apart for a time while Reardon writes. "Selling the furniture," which Philippa Tristram identifies as a widespread and poignant image of the destruction of an individual or family's life in the Victorian novel, becomes a drawn-out conflict for Amy and Edwin, who understand it as a sign that they have abandoned hope for a future together (Tristram 260-261). They resist discussing the notion as their savings dwindle because of it "[sounding] too ominous," and Edwin eventually tells Amy, "'If we sell the furniture . . . that means you'll never come back to me'" (NGS 228, 240). Edwin's decision to pawn his watch earlier in the novel suggests some hopefulness that his marriage, supposed to be everlasting, can be saved. He only needs a little more money to redeem both. But the furniture is sold, for a little over eighteen pounds. As the furniture has become the great symbol of their unity, such is the final appraisal of the marriage's value.

In Gissing's hands, routinely pawning household goods is not about funding ambitions, but feeding hungry mouths, and it is not at all the comedy that it is in *David Copperfield* (1850), in which the ever-destitute Micawbers send the young David on pledging errands so often that the friendly pawnbroker begins quizzing him on Latin vocabulary, and part of the silliness of David and Dora's naïve housekeeping is that the servants are pawning their laundry behind their backs (DC 160, 623-624).⁵ Frequent pledging for Gissing represents a life of incompleteness that

⁵ The pawnbroker's Latin quizzes in *David Copperfield* recall the Victorian fear of the link between reading immoral materials and criminal behavior, or of increased literacy leading further social degeneracy as the public turned to light literature or thrillers. Dickens's depictions of low-class life and criminals tested the boundaries of "dangerous" literature. Brantlinger notes that Fagin makes *Oliver Twist* read a book about criminals in hopes of inspiring his thieving, and here, David's literary education is refined in the pawn shop, widely thought of as a den of

extends beyond not having all one's clothes at once.⁶ *New Grub Street*'s primary concern is with a widespread hunger for profits that degrades art and feeling: literature that makes money is no longer literature that satisfies the soul; vocations can no longer survive in a world of "professionals"; integrity can no longer exist alongside prosperity. No one in this novel lives a complete life. When Edwin becomes a clerk to support his family with steady wages, his wife leaves him. When Jasper becomes successful, he becomes cruel. When Marian and her father begin repairing their strained relationship, the family descends into poverty and Yule's eyesight fails. When Amy and Edwin are on the brink of reconciliation after their son's death, Edwin dies. No one can have anything good without having something else taken away. This disappointing fact is the essence of habitual pledging, and it becomes a model for the lives of Gissing's authors and the way that Gissing perceives literature and the writing profession in his day. Writing cannot sustain or inspire, and rather than dwelling in a world of art, Gissing's authors survive by the "art of compromise," going without food or clothes, or sacrificing quality for quantity and speed in their work (*NGS* 431). Novels, and writers' lives, are embarrassingly, painfully incomplete.

Biffen is the one writer on New Grub Street seemingly unaffected by the stresses of the market; he possesses the necessary conviction to persist in writing what he believes is good and valuable literature even when it does not bring him any income, and unlike the dreary Edwin and caustic Yule, he keeps his spirits up in the face of hardship. Everyone in the novel fears that living upon less will make it impossible to maintain a decent home or produce good writing, but

criminal or at least immoral activities. See Brantlinger, pages 69-92, for a detailed discussion of the imagined link between fiction and crime during the Victorian age.

⁶ Simon James notes that Gissing uses the pawn shop as "a frequent medium of exchange between the home and the market," one which allows "visible possession and currency to become the other" (32). The pledging cycle is a "parodic reversal of the conspicuous consumption of the upwardly mobile" (32).

no one's situation ever approaches the barrenness of Biffen's third-story garret in Clipstone Street:

It was a very small room, with a ceiling so low that the tall lodger could only just stand upright with safety; perhaps three inches intervened between his head and the plaster, which was cracked, grimy, cobwebby. A small scrap of weedy carpet lay in front of the fireplace; elsewhere the chinky boards were unconcealed. The furniture consisted of a small round table, which kept . . . imperfect balance on its central support . . . of three small cane-bottomed chairs, a small wash-hand-stand with sundry rude appurtenances . . . There was no bookcase, but a few hundred battered volumes were arranged on the floor and some on a rough chest. The weather was too characteristic of an English spring to make an empty grate agreeable to the eye . . . (230-231)

While Biffen's living conditions are the most miserable, his is the one home that does not have any perceivable effect on the resident's attitude, self-image, or ability to work. When telling Edwin about the young man whom he tutors at home to make extra money, Biffen says, "It doesn't make any difference to him that I live in a garret like this; I'm a man of education, and he can separate this fact from my surroundings" (232).

Biffen, too, can seemingly separate himself from his surroundings, and even turn them into an asset as an artist. This is not to say that he deliberately seeks to suffer in the belief that it improves the quality of his work, but that he embraces his everyday experiences as art. "You are repelled by what has injured you; I am attracted by it," he explains to Edwin (175). Biffen's perspective keeps him from being a victim of his environment; his imagination refashions hardship into inspiration. He sees in his poor surroundings not despicable trash and ruinous misfortunes, as Edwin perceives, but scenes and small instances of infinite importance to individual experience. One might say he is like Gissing, who engaged in similarly close observation of his urban surroundings, going on long walks through the city and producing, as Spiers describes it, "imaginative writing rooted in meticulously observed experience" (9). And Gissing was certainly able to turn his observations into brilliant prose. Biffen's (and Gissing's)

literary pursuits are inspired in part by the naturalism practiced by writers such as Zola, but Biffen takes an even more “vulgar” route; he aims to accentuate the ordinariness of his characters, to resist all impulse to drama, and simply reproduce the conversations and experiences of low people, elevating them to something significant (175). He tells Edwin that he “[wants], among other things, to insist upon the fateful power of trivial incidents” (176). The novel he is working on, *Mr. Bailey, Grocer*, is an unadorned account of the life of his neighborhood grocer, simply a record of his experiences in business and marriage (233).⁷ Biffen aims only to make his novel “significant,” valuable not in a monetary sense, but on account of the labor that went into creating it, the truth it portrays, and the beauty of its prose:

He worked very slowly. The book would make perhaps two volumes of ordinary novel size; but he had labored over it for many months, patiently, affectionately, scrupulously. Each sentence was as good as he could make it, harmonious to the ear, with words of precious meaning skilfully set. Before sitting down to a chapter he planned it minutely in his mind; then he wrote a rough draft of it; then he elaborated the thing phrase by phrase. He had no thought of whether such toil would be recompense in coin of the realm; nay, it was his conviction that, if with difficulty published, it could scarcely bring him money. The work must be significant, that was all he cared for. (418)

Going without meals and pawning his belongings, but writing only for his own pleasure and satisfaction, Biffen seems to represent all that Gissing calls for in a writing world populated by Jasper Milvains, “literary machines” who only seek material wealth (454). Biffen seemingly manages to “keep apart” from the market and its emphasis on productivity and exchange

⁷ Brantlinger claims that the central problem with *Mr. Bailey, Grocer* is that such painstaking realism has in the 1890s become aligned with “journalistic accuracy or honest reporting,” and “will necessarily be a failure with even the most cultivated, intelligent readers, as Biffen himself recognizes by insisting that its main effect will be boredom” (189). Even Reardon, the most sophisticated of readers, finds it boring. “The collapse of art into reality, as opposed to the transformation of reality into art, could hardly be more complete or more disillusioning,” Brantlinger concludes, arguing that perhaps Gissing’s real struggle was not with a vulgar audience who did not appreciate his works but with a form of literature – realism – that in the end, could only be tedious (190-191).

(Gissing qtd. Arata 16). In his fiction, he elevates people, experiences, and a writing style that have little or no economic value. He refuses to take money from private pupils he does not think will be able to pass the civil service exams for which they are studying (232). His friendship with Edwin, based solely on mutual concern and literary enthusiasm, is the purest emotional bond in the novel, far from the strategic social alliances that Jasper and Alfred Yule cultivate in hopes of advancing their careers. Biffen seems to be able to resist the pressure of external systems of economic and social value.

Yet even an idealist like Biffen is not immune from the desire to possess and consume: he wants Amy, who shines for him like a remote, glittering star (476). When Biffen first visits the Reardons' home, we learn of his attraction to his friend's wife. "To him, poor fellow, Reardon seemed supremely blessed" in being able to afford marriage, particularly to someone like Amy (177-178). "Her beauty seemed to him of a very high order, and her mental endowments filled him with an exquisite delight," and he "gazes at Amy with uncivil persistency" during his visit (178, 470). Biffen defends Amy against Edwin's complaints of her coldness during their estrangement, encouraging his friend to understand the value of "such a wife" (346). Amy's grief after Edwin dies convinces Biffen that she is a perfect woman, blameless in all her marital conflicts, and after Biffen visits with the new widow in Edwin's empty London home, "he never again [knows] rest of mind or heart" (471). His attraction to her becomes an obsession. No longer can he absorb himself in work that once made the burdens of poverty and loneliness light: the narrator explains that "there was an end of all his peace, all his capacity for labour, his patient endurance of penury" (470). Once a model of placidity, who soothed Edwin's gnawing resentment of his poverty, Biffen becomes consumed by bitterness, convinced that if he were a richer man, Amy would love him: "He did not think of what was, but

of what, under changed circumstances, might be . . . He became the slave of his inflamed imagination,” the narrator relates (472). Biffen, who can transform his bleak neighborhood into a writer’s paradise, is also capable of transforming contentment into covetousness, as he longs for the wealth that would make him attractive to a materialist like Amy. Here we see how a preoccupation with another’s perception of one’s value can be self-destructive, much as Gissing’s obsession with his sense of exclusion from a literary elite and the bad taste and idiocy of the reading masses convinced him of his failure as an artist, but also kept him from seriously pursuing any other kind of writing or career opportunities to supplement his income, which reinforced his frustration (Spiers 20).

Biffen focuses on his clothes as an expression of his hopelessness. They look inexcusably shabby in comparison to the standard apparel of Amy’s more affluent circle, and they represent the social gap that even education cannot overcome without money. It is after calling at Amy’s home and finding other, more respectably attired people there that he decides to leave and never see her again, thinking to himself, “What business had he among people of this kind? No doubt the visitors wondered at his comparative shabbiness, and asked themselves how he ventured to make a call without the regulation chimney-pot hat. It was a wretched and foolish mistake” (*NGS* 472). Having resisted the pressure of popular taste in almost everything for so long, he acquiesces to what he believes is public opinion about his appearance – because now, wanting to possess Amy, he is a hungry consumer like the rest of them. The narrator describes Biffen’s despair in sartorial images, writing that “[be] as kind as she might, Amy could not set him strutting Malvolio-wise; she viewed him as a poor devil who often had to pawn his coat . . .” (472). Biffen, who cannot even hang on to his coat, cannot possibly go parading in cross-gartered confidence; he believes he knows what he is to Amy, “a friend to be thought of kindly

because her dead husband had valued him” (472). And we have seen in their opinions of fiction and marital commitment in times of want that Amy and Edwin have very different understandings of what is valuable.

Biffen’s pawned coat figures prominently (by its absence) when he enters and exits the novel. The “venerable” overcoat that covers him in its place, deemed less valuable than his coat, covers his bareness, a kind of front, like his unflinching commitment to art and his cheerful view of his poverty (375). But the overcoat has no value in the pawn shop or in Amy’s parlor, and the missing coat cannot, finally, be overcome: that he is a man who pawns his coat is the final pronouncement of how Biffen believes he is identified and valued by the one person whose politely exaggerated compliments he esteems “more than . . . the praises of all the reviewers in existence” (470). Amy’s appreciation of him seems to be above economic considerations in Biffen’s mind, more important than the book reviews that boost his sales. But her true regard, Biffen believes, hinges upon her ability to maintain certain material conditions suited to her elevated tastes: he comes to understand he would essentially have to buy her, and he does not have the cash or credit to do so. In believing she is perfect and that he must have her for himself, Biffen ultimately adopts her measures of value – beauty, popularity, and financial advantageousness – the sort of value that she and the thriving Jasper, her second husband, see in each other.

The pawned coat, an image of the “art of compromise” that defines the literary life, is also a pale, insufficient version of the economic power Biffen comes to believe he needs to thrive as “complete” man. One is reminded of Marx’s predicament, detailed by Peter Stallybrass, in which he could not conduct research at the British Museum for *Das Kapital* if he did not have a coat to wear during his visit. And yet, if he were conducting research, he was not

engaged in the journalism that supplied his income, and he often pawned his coat to meet basic living expenses, including paper for writing his book (Stallybrass 188). Marx, like Biffen, found himself pushing against a system that ignores all value but exchange value, while being dependent on the exchange value of his coat and his journalistic writing to have the freedom and resources to compose a critique of the system. In a reversal of Pennyloaf's progress in *The Nether World*, Biffen's sincerity, intelligence, and emotional depth, the intangible assets that spared him from the degrading devaluation of the pawn shop for most of the novel, become, in his own estimation, worthless. Biffen feels his life is "meaningless," choked by "unnatural constraints forbidding him to complete his manhood" – in other words, good character cannot make up for a lack of buying power (NGS 473). Self-labeled as the eternal pledger, always lacking in material comforts, Biffen poisons himself, his destruction by an insatiable desire to consume a beautiful object foreshadowed by the destruction of his home, clumsily set ablaze by a drunken man (421).

Spiers writes that *New Grub Street* "dramatizes what Gissing saw as a key cultural choice: the surrender of individual judgment to the demands of the commercial leadership of a new mass, democratic reading public" (20). In the context of the novel's emphasis on pledging, I would push this idea further. What we see in Biffen's suicide is not as much surrender as it is agreement, his internalization of the "public's" values. He does not starve to death because his books cannot support him materially, as a kind of noble protest against the certain defeat of what he deems valuable; he kills himself because he cannot take possession of what he wants. His growing despair does not arise from literary failure; he believes to the last that *Mr. Bailey, Grocer* is "the best he [is] capable of – and that [satisfies] him" (NGS 473). His hopelessness stems from sexual frustration, of being unable to possess and consume an object. The market has

not crushed Biffen; it has changed him. He has been transformed by the pawn shop, his identity not expanded, but contracted, by its operations. His insatiable desire for Amy blinds him to all he possesses except that which can be traded for romantic credit: his coat.

Biffen's suicide represents the loss of what is, for Gissing, true value – artistry, sincerity, and thoughtfulness – as exchange value triumphs. The fact that the once self-assured Biffen eventually adopts the commercial values that deem him worthless and powerless I believe reveals Gissing's anxiety over his own ability to overcome the conflict of “public” and “private” values that the pawn shop, and the literary life, so painfully represent for him. Critics at the time of its publication were divided on whether or not *New Grub Street* depicted the reality of the literary profession: were the writers on Grub Street really so unethical or miserable as Milvain and Biffen? Were their wives really as unsympathetic as Amy? Was a writing career really so hopeless as the novel suggested it was (Austin, Besant, Lang)? To pose these questions is akin to asking whether or not Amy or the guests in her parlor *really* despise Biffen for his clothes. For the narration of Biffen's final experiences contain only his impressions of Amy's words and behavior, his obsession with trying to decipher what she thinks of him, not actual instances of being insulted or rejected. Perhaps his impressions were exaggerated, as some felt Gissing's novel to be. But what matters, for Biffen, and for a writer like Gissing, is the *perceived* conflict between what one has to offer and what is required to succeed in an economy, thriving on appearances and perceptions, that encourages consumer desire – for an attractive body, or cheap, exciting books. In Biffen's suicide, and in its own extreme pessimism, *New Grub Street* tells us that the market's logic, and the desires it produces, cannot be completely resisted, even by artists who stubbornly refuse to write for it.

Both *The Nether World* and *New Grub Street* depict lives depleted by want, stretched thin and worn through from repeated sacrifices to survive in stressful environments. The image of habitual pledging perfectly captures the frustrating economic and social situation that Gissing was so anxious to portray in his fiction: that of being unable to overcome disadvantage entirely; of never being able to gather about oneself all the requirements for a fulfilling life; of making endless compromises of comfort and conscience; of feeling like an object for someone else's use. It was the kind of stress that Gissing - well educated but not wealthy, wedded but lonely, talented but unpopular as a writer - so often experienced himself. The pawn shop is at once a means of survival and an aggravating sign of everything one lacks. But it is also a sign of other systems of value working within oppressive economic and social structures. It leaves a small window for the individual to avoid "selling out" to the market.

George Moore, like Gissing, was interested in the role of environment on the individual life. Born in Ireland and raised in London while his father served in Parliament, Moore moved to France as a young man in 1873 to study painting, mingling with the avant-garde artists of the day, including Edouard Manet, who introduced him to Zola (Frazier 26, 56, 81). He eventually turned to writing, attracted to the naturalism that Zola was practicing. In his early works he sought to emulate Zola's style and become his "ricochet" in England, writing daring explorations of "the most sordid social actualities" that got his books banned by the circulating libraries (Hough qtd. Regan xxi; Frazier 104, 114).⁸ But in 1887 he studied the philosophy of

⁸ Moore, who was trying to break the dominance of the three-volume novel with cheap one-volume stories, and change popular taste with his bold content, wrote vehemently against the censorship of the circulating libraries, but Gissing was more complacent about their role in

Schopenhauer, which shifted his thinking (Frazier 166). While Zola's naturalism, influenced by Darwinian theories, stressed how lives were controlled by "environment, heredity, and instinctual nature," Moore detected in Schopenhauer's philosophy the idea that the human will to survive, and intellectual abilities, could overcome adverse circumstances and base instincts (Regan xxi, Frazier 145, 148). Instinct for Moore became not a "biological imperative" but rather, as he said, "the essence of a personality, the complex interaction of feelings" (Regan xxvii). Accordingly, Moore distanced himself from strict naturalism in *Esther Waters*, which explores this power of the individual will and intelligence to shape one's destiny, even in oppressive circumstances (Regan xxvi).

Esther, an uneducated scullery maid, suffers greatly when she becomes pregnant out of wedlock and the baby's father, a footman, abandons her to run off with a lady of the house. Moore tells the story from Esther's perspective, and in her understanding, her difficulties arise from bad luck; the same is true of many other characters who find themselves in uncomfortable positions. A gambling motif dominates the novel. Esther's employer at Woodview, and all the men in the house and neighborhood, are involved in horse racing and betting, which proves ruinous for the estate and several other families. Later, Esther and William reunite and take illegal bets in their pub. Esther sees all her choices as gambles; sometimes she is lucky, and sometimes she loses. She would agree with William when he asks her, "Isn't everything betting?" (*EW* 306).

The idea of gambling suggests a lack of control over one's life, of being subject to the whims of fortune. David Alvarez writes that Esther makes similar decisions to those of

shaping and reflecting public opinion, and even shared the opinion of the reading masses he deplored in believing that Moore was a vulgar writer who wrote "unspeakable trash" (Brantlinger 184). *Esther Waters* would be the novel that defied the libraries' efforts to censor more graphic fiction.

characters who experience greater suffering, but that “Esther’s good luck . . . separates her from the rest of the characters,” and grants her somewhat better opportunities (178). Indeed, when she looks around at other women like herself who are searching for jobs in household service, she thinks, “Their stories were her story. They had been deserted, as she had been; and perhaps each had a child to support, only they had not been so lucky as she had been in finding situations, that was all” (*EW* 177). In some ways, Esther does seem generic, an uncomprehending housemaid whose story, in which she succeeds in supporting herself and raising her son to adulthood, might have turned out differently with slightly different accidents and circumstances. Over and over again “luck” is identified as the force that enables or prevents effective action.

Some reviewers remarked that the novel was the “most vigorous denunciation of gambling that was ever written,” and, whether or not this was actually Moore’s aim, it is at least somewhat true in one respect: the novel does not support the idea that an individual like Esther is at the mercy of fortune (G-Y 52). Pawnbroking presents itself in *Esther Waters* as an image that, while closely related to gambling, sheds a different light on the forces controlling human fate. One can trace through the novel a series of pledges, relationships in which economic and other forms of value are held in tension with each other. In Esther’s evolving responses to these situations it becomes evident that luck is not as responsible for the trajectory of her life as her adherence to a different system of value from the one that deems a poor, uneducated, unwed mother and her child utterly worthless. The presence of pledging throughout the narrative shifts the story from one of fortune and misfortune to a more gripping tale of a woman struggling to make sense of complicated scenarios of sacrifice, commitment, and abandonment in which she must maintain a conviction that her son’s life is precious and full of potential, and that her own life has value as a means of enabling his. Recognizing pledging in the novel gives credence to

Esther's feelings and values, despite her limited education and ability to understand her world. As he began planning *Esther Waters*, Moore wrote, "My next novel will be more human. I shall bathe myself in the simplest and most naïve emotions, the daily bread of humanity" (Skilton xv). But although Esther does express "confusion in the face of her own experience," and cannot always understand or articulate her motivations and emotions, Moore does not deny that such raw feelings are of great importance in determining the outcome of events (xvi). Regan comments that the "sustained focus on Esther's thoughts and feelings" sets the novel apart from others of its day and anticipates the Modernist interest in individual consciousness (xxvi). Moore gives far more attention to Esther's interiority than Gissing does to Pennyloaf's, for example. Esther's deep love for her son allows her to develop an assurance of personal value that enables her to resist being used and degraded by others who look down upon her as a moral failure or a replaceable unit in the economy of domestic service, judging her by more "public" standards of social and economic value.

That Esther is a servant at all is the result of a kind of bad pledge, her stepfather's harsh treatment of her mother and her children. Mr. Saunders exploits the family for its moneymaking capabilities, balancing this emotional detachment with a possessiveness that keeps his wife in a state of nearly perpetual pregnancy, another version of his demands for greater household production (*EW* 24). His wife and children, laboring to make extra money by crafting papier-mâché dogs, are the pawns that fund his everyday needs, along with the household goods that find their way to the pawnbroker on nearly a daily basis. Whenever he is in the mood for rich food or drink, he tells Mrs. Saunders to take her own clothes, or the bed sheets, "round the corner" to the pawn shop to "make money," his expression a striking denial of the material sacrifice that must be made in order to get some cash (114). The most interesting aspect of Mr.

Saunders's behavior is that he is not a useless drunkard; on the contrary, the narrator explains that "he rarely [gets] drunk and always [keeps] his employment. He [is] a painter of engines, a first-rate hand, earning good money, from twenty-five to thirty shillings a week" (24). But although he is successful and has plenty of money to satisfy his cravings, Saunders is greedy, "[stopping] at nothing to get money" (24). His economic "extortion" of his family is deliberate and unnecessary; he is calculating, not careless, keeping back some of his money for himself while demanding that the rest of the household pay for his needs (114-115).

Stephen Regan writes that Saunders's behavior "illustrates a concern throughout the novel with the distorting effects of money-making on family and kinship, and with the displacement of ethical values by exchange values," something that links it to Gissing's two novels (xvi). We see that the primary force behind Esther's difficult situation is her stepfather's warped value system, which insists on economic productivity over affective ties. Esther is another object for him to turn into cash, and since age seventeen, she has "been constantly in service" to anyone who will hire her, "without a thought of the character of the people or of what the place was like" (*EW* 24-25). Saunders even volunteers to look around for Esther when she cannot find a place that will take her, highlighting his values, and not just that of bad luck, in creating the circumstances that put Esther at risk for abuse or a fall (25). Part of the reason that Saunders finds Esther so easy to abuse in this way is that she is a stepchild, and by understanding their relationship specifically as pledging, rather than more generically as "economic," we perceive how exchange value and affective value co-exist uncomfortably, neither fully displaced by the other (25). Esther is, but is also not quite, Saunders's own daughter, easy to "put away" to earn some money but still claim ownership over when it comes to using her earnings for himself (114). She is his pledge, and at the beginning of the novel, as

she goes to work at Woodview, she is convinced that she is of little value to anyone, because she cannot be socially impressive enough or economically productive enough in such a large and distinguished household, and if she were to return home, she would be a drain on the family's meager material resources (2-3). She views herself only as others, specifically her stepfather, see her, measuring her worth by her social disadvantages (here, her illiteracy and unimpressive résumé) and limited economic utility.

Esther's relationship with William and her pregnancy are predicated on the expectation of a redeemed pledge that goes unrealized. The consummation of their relationship occurs when William calls Esther his wife; she gives herself to him believing that he will formally claim her as his own, and she is infuriated when William tells her that he cannot yet marry her – which would redeem her from her sexual transgression – because he does not have enough money, another example of how external standards of social propriety or economic viability jar against private, ethical concerns (73, 76). When William goes back on his word and elopes with Peggy, the unredeemed Esther remains “in pawn,” so to speak, cut off from full economic participation and social acceptance because of her illegitimate child. Public knowledge of her child will prevent her from being hired in a household, and Jackie is a drain on her resources and a mark of her sin. But she is determined to save him at all costs, believing his life has value despite the further disadvantages that he creates for her and those that hamper his own chances of success (151). The rest of the narrative dramatizes the conflict between Esther's feelings about the intrinsic value of their lives and the social and economic systems that declare those feelings irrelevant.

Esther demonstrates that she can escape being used and degraded through the force of her conviction of her own, and her child's, value. She resigns as a wet nurse when she realizes that

placing Jackie in the care of a baby farmer means that her baby is being slowly killed so that another, wealthier woman's legitimate child might live. At first, the narrator explains, "it seemed to this ignorant girl that she was the victim of a far-reaching conspiracy; she experienced the sensation of the captured animal, and scanned the doors and windows, thinking of some means of escape" (146). Moore emphasizes that Esther first sees herself as a victim because she does not understand her ability to impact the situation; when she tells her employer Mrs. Rivers that she will go see her ailing son regardless of her orders to remain in the house, she is "like one waking from a dream" (150). It is the dawning of her awareness that her beliefs about right and wrong do not have to be set aside while someone more socially and economically powerful decides her fate and her baby's. She tells Mrs. Rivers that she is "wicked" for devaluing the life of her son, and "it is not for you to tell me" to abandon him to care for her infant daughter (151). "I see it all now; I have been thinking it out," she declares as she decries the system of using unwed mothers as nurses because their illegitimate, improper children are only a hindrance to their economic success and are better off dead (151). Esther's behavior in this situation shows that she is not a victim of her environment or other people; her attachment to her child compels her to resist the pressure of the entrenched baby-farming system that preserves outward propriety among women, and she is fully aware of the reasons for her choice and the consequences of her bold action. By resigning as a wet nurse, Esther "redeems" Jackie from literally wasting away in storage so that she can make money on the credit of her maternity. And she puts an end to one form of economic exploitation of her own body. To say that Esther is an uncomprehending victim does not recognize how she thinks through her predicament, weighing finance against feeling, public standards for propriety and presentation against private attachments.

What truly separates Esther from the other characters is not her luck, but her developing awareness of her son's and her own value and her confidence in allowing it to determine her choices, beginning with her resignation as a wet-nurse. When Esther reunites with William and breaks off her engagement to the steady but unremarkable Fred, she is driven partly by her physical attraction to William, as Gilbert notes (60). Considering her own character, she does not think that a quiet life with Fred would be personally fulfilling (*EW* 238). But primarily, she knows that Jackie has become attached to his biological father and would not accept Fred as a father figure, and his happiness is of paramount importance (252). She feels that Jackie belongs with his father, and that by marrying William, she will ensure that Jackie inherits his considerable wealth (242). While the promise of economic advantage plays into her decision, she is motivated not by greed, like her stepfather, but by her belief that Jackie, though born out of wedlock to a poor mother, can be redeemed through the restoration of traditional affective ties that ensure material provision based upon kinship, not productivity. While she knows that William's life of betting and pub-keeping poses its own moral concerns and financial problems, she decides to take these risks, fully aware of the potential consequences. "I've thought of everything," she tells her employer at the time, Miss Rice (244). Jackie's well-being, and the restoration of the family, is more important than the social "disgrace" of living with William, who is still married to Peggy, and making one's home in a pub. "[I'm] only doing it because it seems for the best," she explains (244).

Esther and William's precariously happy life together falls apart when the police shut down the illegal betting, driving their business into the ground. Esther's fellow maid at Woodview, Sarah Tucker, comes back into Esther's life after she marries William, and Sarah's relationship with Bill Evans, a dislikeable fellow who hangs around William's pub, leads to the

crisis. Bill gambles dishonestly at the race track and the couple fall into debt, with Sarah hanging on desperately despite his ill treatment of her. Believing that Bill will marry her if he wins more money, Sarah pawns her employer's silver plate to raise the money needed for a long-shot bet on a horse (322). She intends to redeem the plate with part of the winnings and return it unnoticed, but the horse loses and the theft is discovered. While stolen goods only made up a small portion of pledges in reality, it was not unheard of for service people, particularly washerwomen entrusted with clothing, to pawn their employer or customer's goods to raise money for their own use (Tebbutt 22). Sarah's crime, which is recounted in the newspapers, is a classic example of the kind of incident that gave pawnbroking the gritty but tantalizing reputation it had.⁹ Because Sarah and Bill are associated with the pub, William's illegal operations are discovered. Sarah is sentenced to eighteen months' hard labor, the pub business fails, William's health deteriorates until he at last succumbs to consumption, and Esther again finds herself struggling to make ends meet, her hopes for Jackie's security dashed.

In one sense, Esther and William's ruin is the result of bad luck: had Bill's horse not lost, perhaps nothing would have happened. But the pledging element in the case highlights the conflict between public and private measures of value that underpins Esther's struggles. When Sarah steals and pawns the plate in hopes of earning Bill's commitment to her, she acts according to the value system that Esther's stepfather espoused – the idea that she has no worth in an affective relationship unless she can prove herself to be a financial asset. She compromises her integrity to earn economic and social credit, putting herself alongside other desperate

⁹ One fascinating article in the *The Times*, January 10, 1851, encourages writers of fiction to look to contemporary London life, particularly that of the lower classes, for material for their novels, relating a story about an errand boy who stole and pawned his employer's clothes as an example of a real life incident that is more exciting than any current fiction. The author lauds Dickens as the one author who "has looked human life boldly in the face" (5). Moore seems to have followed this line of thought.

pledgers throughout Victorian fiction. David Alvarez argues that Sarah's experiences demonstrate what Esther's life easily could have been, with worse luck (177). But this is not, in the end, a novel about gambling: luck matters little. Esther could *not* have had Sarah's experiences, because she operates according to a different value system, one that declares that individuals possess significance beyond their economic productivity or social advantages. Esther does not allow herself to become a devalued, desperate pledge, as Sarah does, for a man who, she knows, does not love her, only money (*EW* 322). Unlike the determined Esther, Sarah gives up easily; when the horse loses she immediately assumes that she is beyond all assistance, while Esther volunteers to give Sarah the thirty pounds she needs to redeem the plate and does all she can to help her avoid prison, though she eventually fails (318). Sarah's life, to Esther, is worth trying to save, even though Sarah does not believe it herself (318). In Sarah's experience we see the consequences of allowing external measures of value to determine one's sense of self-worth; as in the case of Biffen's suicide, it can lead to self-destructive behavior out of a sense of powerlessness.

At the end of the novel, after William's death, Esther makes another move to avoid becoming a victim of another's greed. Unable to live as comfortably as before, she returns to working as a maid in an inn, but finds the work exhausting and degrading; she even has some of her most valuable belongings stolen from her room, which depresses her spirits further. As her strength fails and Jackie loses his job, Esther is in despair, thinking she and Jackie might have to go into the workhouse – the dwelling place of the most worthless and superfluous individuals, who cannot support themselves (380-381). But it is when she “look[s] fixedly at Jackie,” that symbol of her values, that she thinks of returning to Mrs. Barfield, “the saint” at Woodview who was always kind to her, and making a life for herself there that will restore her dignity. Upon her

return, Woodview, the site of Esther's fall into disgrace, becomes the site of her final redemption from the constant threat of economic and social degradation. Like so many pledges, Esther ends where she began, but in this case, there will be no further cycling through pledging scenarios. Both she and Mrs. Barfield have suffered the consequences of their husbands' focus on worldly values; Mr. Barfield was obsessed with horse gambling, and a great loss sent him into a depression that ended in consumption and death, like William's (217). Life at Woodview now centers on Mrs. Barfield's religious community, who meet together there on Sundays, a sharp reversal from the horse racing that once dominated the scene, and from the current lifestyle of Arthur Barfield, who continues racing. The estate does not generate an income for Arthur, but only allows Mrs. Barfield to live in a modest way (385). Its economic productivity in land and horses has been eclipsed by a more charitable arrangement. Mrs. Barfield believes that as she and Esther age, "the realities of life float away and we become more and more sensible to the mystery which surrounds us" (387). Moore presents her words as a moment of transcendence, when she "[speaks] out of the eternal wisdom of things," and what comes to define Esther's time at Woodview, "the happiest [days] of her life," is fellowship, at last, with someone who shares her belief about the value of a life beyond worldly measures (387, 388). Mrs. Barfield did not refuse to help Esther even when she was a "fallen" young woman, and now, as a devoted mother herself, she ensures that Esther can provide for her son, even when it means making sacrifices in her plans for tending her land. "What's the use of money to us except to give it to our children? Helping others, that is the only happiness," she says in explanation, a final formulation of the driving idea behind Esther's tireless efforts (389).

Esther Waters is a meditation on value. It not only tells the story of a young woman's determination to honor the intrinsic value of her son's life and her own, regardless of their

marginalization, but in so doing, the novel gives depth of character to a figure most polite readers would deem beneath their notice. It calls into question popular assumptions regarding the worth of those whose education, occupation, or circumstances make them appear to be of little consequence in a world bent on economic and social success. As an artistic production, *Esther Waters* challenged the late-Victorian reading public's ideas about "good" literature, and set a precedent for the broader acceptance of novels that depicted less sanitary characters. Its central crisis of the stolen and pledged plate, which proves so destructive, resonates throughout the novel as Esther resists being treated as a pledge to be economically exploited and devalued. With a scullery maid's self-redemption, *Esther Waters* demonstrates that even the poorest of pledgers, perhaps "putting away" a dress for a bus ticket as Esther does, need not accept the notion that their lives offer nothing worth redeeming.

Conclusion

“All the flotsam and jetsam of human lives”: Value and Inclusion in the Eclectic Pawn Shop

As late-Victorian literary circles debated the decline of literature and the threatened state of the writing profession, pawnbrokers found themselves facing similar questions about their own industry, which seemed to be depressed. While the number of pawn shops in Great Britain continued to rise until the Great War, the rate of growth slowed as the nineteenth century drew to a close. The trade experienced a 79% growth between 1849 and 1870, but it only grew by 31% from 1870 to 1890 and 15% from 1890 to 1914 (Minkes 18). While there was approximately one pawn shop for every 6,000 people in London in 1871, that ratio steadily decreased over the years, with one shop for every 8,000 people by the end of the century (Crete 261). Smaller pawnbrokers began to feel pressure from multi-shop pawnbroking firms, which became more common in the last decades of the century; by 1901, 17% of pawnbrokers had more than one store, and thirteen firms had three or more branches (Tebbutt 137).

Some pawnbrokers complained that the business was not “keeping pace with the growth in population nor yielding its former percentage of net profits” (Tebbutt 131). Though the number of shops continued to rise, the average number of pledges at each shop fell, and it appeared to many pawnbrokers that their quality was also declining (134). “Industrial” pawnbrokers, who dealt primarily in clothes and simple household goods, felt the slump most keenly (Minkes 15). There are several possible explanations for the depressed state of the trade. It may have been in part a response to the economic downturn in Great Britain from about 1873 to 1896, during which prices fell, rents rose, and “industrial momentum” slowed (Crete 150-151). During this time, “employment for many artisans and labourers was becoming far more

tenuous,” Roger Creet explains (153). The unemployment rate was over 5% ten different years between 1873 and 1896, and was over 10% in some years (153). Pawnbrokers had long been resources for the working classes when seasonal work slowed down, but, while many casual observers did and still believe it to be true, it is not the case that pawnbrokers thrive during a depression. People might initially flock to the pawn shop for cash when their wages stop, but without work they have no money to redeem their pledges, and the industrial pawnbroker eventually finds his capital depleted and a storeroom full of nearly worthless articles to dispose of, likely at a loss (206, 211).

Another troublesome issue for the late-Victorian pawnbroker was that changes in garment manufacturing had made clothing, the most common type of pledge, cheaper and less durable, and subject to the whims of fashion (Tebbutt 133-134). New clothing “easily resulted in greater losses for the pawnbroker since it deteriorated more quickly if left in pledge through over-valuation” (84). A year-long loan period made it likely that clothes in pawn would become damaged or go out of style. Manufacturing trends even affected the values of objects such as English silver watches, which were no longer worth as much to the pawnbroker as popular American machine-made varieties (84). The growth of stores who specialized in selling new but inexpensive clothes and other items might have also played a part in decreasing a family’s reliance upon a pawnbroker to meet its needs (Minkes 21). In 1881, the Provident Clothing Company introduced the easy payment system, which reduced the need for ready cash (Tebbutt 133). It was common for people to purchase clothes on credit and then pawn them, but they were less likely to redeem them than to buy more clothes on credit, leaving the pawnbroker with the difficult task of resale (133). The “hire system,” which allowed people to pay for more expensive goods, like sewing machines, in installments, was growing in popularity (Creet 229).

Pawnbrokers also faced the problem of credit becoming easier to obtain among upper class patrons, who could open a bank account with an overdraft and no longer needed to bring in their family heirlooms to get cash (Tebbutt 134-135).

While pledge values had dropped, it seemed that pawnbrokers' expectations had risen. A Manchester pawnbroker observed in 1900 that ““in the olden days pawnbrokers were content to work from morning until evening, but a Pawnbroker would not do that now. Pawnbrokers wanted to be gentleman nowadays, and because they could not live in palaces some said their trade was declining”” (qtd. Tebbutt 131). It became increasingly common for more successful pawnbrokers to live apart from their shops; in one area of England 19% of pawnbrokers lived away from the shop in 1861, while by 1911, 37% did so (132).

As pawnbrokers aspired to more respectable lifestyles and moved away from their city shops, the working classes also began moving to the suburbs because of slum clearance and housing relocation, and affordable transportation into the city (Tebbutt 135, Creet 201). Some areas of central London saw their population fall, such as Holborn, whose numbers decreased by ten thousand in the eighties (175). “A flight to the suburbs was for many [city dwellers] the overriding aspiration of their lives,” Creet explains, a sentiment we can detect in *Esther Waters*, when Esther is thrilled at the thought of marrying Fred Parsons and moving out of the city to a cottage in Mortlake, southwest of London (Creet 194, *EW* 194-195). Progressive pawnbrokers followed their “respectable” clientele to the suburbs and tried to adapt to their customers' higher expectations. Tebbutt notes, “The industrial pawn shop's dour associations were accentuated by the bright and breezy approach of the contemporary retail trade, whose methods many pawnbrokers were anxious to apply to their own sales departments” (135). Hudson comments that the National Pawnbrokers' Association, re-formed in 1895, encouraged its members to

“break away from [the trade’s] dreary, poverty-stricken image,” although many pawnbrokers resisted this change (89). Diversifying the business done in a shop became essential for survival: “A sales side had always played some part in pawnbroking as an outlet for forfeited pledges but now new goods became increasingly important” (Tebbutt 134). Many pawnbrokers had been engaged in multiple business endeavors for a long time, but this became more common (Crete 207). Among pawnbrokers who conducted other businesses, many of them were involved in the sale of such things as clothes, jewelry, and “bric-a-brac,” areas in which they could extend the profitability of their pawnbroking expertise (209-210).

For those less ambitious or more traditional pawnbrokers who clung to their “fossilized” neighborhoods in the cities and refused to expand their retail departments, there remained only the poorest of pledgers, who inspired resentment with their shabby clothes and worthless possessions, so often forfeited (Tebbutt 136). Pawnbroking progressives declared that the future was in sales, and that conservative pawnbrokers who resisted this shift were “steadily reducing the pawnbroker from poor man to paupers’ banker” (136). In 1953, writing upon the twentieth-century decline of pawnbroking, Minkes commented that the more a shop depended on pledging over sales, the more likely it was to fail, particularly an industrial shop (22-23). “Too many proprietors were content to run an old-fashioned business in an old-fashioned way, always willing to put the blame for bad results on the state of the economy rather than on themselves,” Hudson remarks (89).

The issue confronting these late-Victorian pawnbrokers, like writers and literary critics of the day, was one of value – of the goods in which they traded and the customers themselves. Similar to the way mass literacy and an expanding market for literature seemed to turn art into a mere trade, increased access to credit and cheap merchandise seemed to degrade a trade, which

had fought so long for respectability and autonomy, into charity. There was a similar kind of pessimism and class snobbery in the two industries' complaints about poor readers and poor pledgers. Taking a low pledge, like writing low fiction of the *Margaret Home* variety, was "injurious to [the] good name" of the respectable pawnbroker (hence the existence of illegal "leaving shops" which would loan a few pennies on a razor or flat-iron) (Creet 197). There was also a similar resistance to altering professional standards to accommodate changing consumer demands, and a desire to retain a kind of "purity" of craft and shield it from the poorest and lowest classes of people.¹ Novels and pawn shops, though abundant and popular, had always had their legitimacy and intentions questioned, as they seemed to rely on low or private "subjects" for their dealings and encouraged vices ranging from laziness to crime.² But now they were established enough to have their own pretensions. When the literary and pawnbroking debates are viewed alongside one another, one sees how they are both engaged in a process of value judgment in the interest of creating and sustaining distinctions between who is respectable and who is not. Cheap, mass-produced commodities – books and clothes – were at the root of both the authors' and the pawnbrokers' woes.

While some pawnbrokers declared that the business's heyday was behind them, the practice still maintained a powerful hold upon the imagination, and continued to be a popular subject for writers of nonfiction and fiction alike. With its perceptive proprietor perched behind the counter and shelves piled high with sundry goods, the pawn shop had always conveyed the possibility of grand discoveries, a quality which fiction writers had long exploited. This

¹ In late-Victorian pawnbrokers' concern with "modernization" and attracting proper clientele, Tebbutt detects traces of prejudice against the "racial misfits" who remained in the inner city after others had left (136).

² For a discussion of how novels were considered to encourage bad behavior in their readers, see Patrick Brantlinger's *The Reading Lesson: The Threat of Mass Literacy in Nineteenth-Century British Fiction*.

traditional view of pawn shops, along with its associations with a depressed, decayed urban landscape in the waning nineteenth century, made it a natural setting for the intrigues of detective stories, which developed as a genre over the last half of the century and became another example of what literary critics believed was low-quality, unedifying writing for the literate masses. In Wilkie Collins's sensation novel *The Moonstone* (1868), which included elements of detective fiction, the eponymous diamond rests in a pawn shop, and the investigators must wait until a year has passed and the stone is redeemed to find out who the thief is. They discover that the pledger is the philanthropist Godfrey Ablewhite in disguise; he had embezzled money and, facing bankruptcy and exposure, he stole and pawned the diamond. As in *Oliver Twist* (1838), it is by going through the pawn shop that a person's true identity is revealed, and key to this story is the standard period of a pawnbroking loan, which protracts the investigation. It is another representation of how the pawn shop keeps objects – and narrative – in suspension. Sir Arthur Conan Doyle used pawn shops in his Sherlock Holmes stories, including “The Red-Headed League” (1891), in which Holmes discovers that a group of thieves plans to rob a bank by digging a tunnel from an adjoining pawn shop into the vaults. In “The Disappearance of Lady Francis Carfax” (1911), a kidnapping case is solved when a pawnbroker reports a pledger matching the description of the culprit. A diligent, observant pawnbroker is once again the key to uncovering the truth.

One colorful detective novel, Fergus Hume's *Hagar of the Pawn-Shop* (1898), uses the various traditions and prejudices surrounding pawnbroking as the premise for a series of mystery-solving episodes. Hagar is a young Romany woman who finds herself managing her late uncle's Lambeth pawn shop when his son, who is to inherit the business, cannot be located after the uncle's death. Hagar initially comes to her uncle's shop to escape the attentions of

Goliath, an overbearing suitor (whom she later discovers is her missing cousin), and remains in charge when her uncle dies, but she does not like being confined by mundane business responsibilities and looks for ways to make her days more interesting – in particular, by uncovering the secrets behind intriguing pledges and pledgers. Each chapter follows her investigations into a different object and its owner's history: sometimes she helps bring con-men and murderers to justice; other times she is simply left to wonder about the strange circumstances she has encountered. Her business and investigations bring her in contact with individuals from all social classes and occupations, and countries around the globe. Hume's out-of-print pawnbroking novel, largely forgotten by modern readers and only scantily noted by critics, draws together the concerns of late-Victorian literary and pawnbroking circles who feared the degradation of their crafts: *Hagar of the Pawn-Shop* is a "low" popular novel that aims to entertain its readers with murder and mayhem, while its protagonist, herself socially marginalized, carefully ponders prejudices and pledge values in the dark London slums. Hagar's experiences reflect and challenge assumptions about personal value and social identity that authors and pawnbrokers alike were expressing at this time.

In many ways, Fergus Hume's career represents all that authors like George Gissing feared in the expanding literary market. Born in England, Hume immigrated to New Zealand as a child with his parents and became a solicitor's clerk after studying law at Otago University. But his heart was in writing stage plays, and he decided that writing a successful book would help launch his career (Woolven). He sought the advice of a bookseller in Melbourne, who told him that the most popular books were the detective stories of Emile Gaboriau. After buying and studying all Gaboriau's books, Hume recalled, "I determined to write a book of the same class, containing a mystery, a murder and a description of low life in Melbourne" (Goldman 181). The

result was the runaway bestseller *The Mystery of a Hansom Cab*, which Hume had to print himself in 1886 after being rejected by a prominent Australian publisher, who said that “no Colonial could write anything worth reading” (181). When printed in London the following year, *The Mystery of a Hansom Cab* sold 25,000 copies in three days, and by Hume’s death in 1932 it had sold half a million copies, though Hume had sold the copyright for a mere fifty pounds to a group of London entrepreneurs, who set up the Hansom Cab Publishing Company to print the book in England (181). The book was more successful in its day than Doyle’s *A Study in Scarlet*, which appeared in 1887 (Woolven). Hume eventually followed his dream and penned eight plays, but primarily he was a real-life Jasper Milvain, writing what would sell. Though he never replicated the success of his first novel, over the next several decades Hume wrote 140 books, half of which were mystery stories, which publishers preferred him to write (Woolven). *Hagar of the Pawn-Shop* is one of those 139 forgotten novels, a potboiler written by a New Zealand lawyer-turned-novelist who dreamed of the stage. Its commercial value in its own day greatly exceeded what future generations of readers would deem its intrinsic value as one of so many manufactured literary productions, and yet beneath its by now clichéd storylines and plot twists the novel explores the problem of a socially imposed idea of personal value which reduces individuals to stereotypes and quickly dismisses the “trash.” It shows us that low pledgers and novels alike deserve more careful attention.

Following the long tradition of conveying the disrepute and suspicion that hovers around the pawn shop, Hume places his shop especially low on the spectrum of pawnbroking that Dickens first noted. Hagar’s pawnbroker uncle Jacob Dix is described as old and “grotesque in looks,” presiding over his pawn shop “like an ogre in a fairy-tale castle” (Hume 7). The shop, on a dim street in Lambeth, has windows “begrimed with the dust of years” (8). The forfeited

pledges they display are hailed, in classic style, as the “wreckage of many centuries; dry bones of a hundred social systems, dead or dying! What a commentary on the durability of empire – on the inherent pride of pigmy man!” (9). Hume’s pawnbroker is cold and calculating in his dealings; his shop is a place for making profits, not providing aid. “Every coin he put down was a drop of blood wrung from his withered heart,” the narrator confides, recalling Ebenezer Scrooge at the end of this most Dickensian opening scene (9).

But though Jacob Dix and his shop appear to be just another unsavory representation of the slum pledging trade, the novel’s first sentence surprises us with its direct refutation of assumptions we might otherwise make as we read the next few pages: “Jacob Dix was a pawnbroker, but not a Jew, notwithstanding his occupation and the Hebraic sound of his baptismal name” (Hume 7). Before we even read about the typically dark street and grimy windows, we are told that something about this pawn shop is *not* what we might have expected in a popular novel. And, if we know a thing or two about pawn shops, the wide range of pledges, from a common warming-pan and “cheap dinner-knives” to silk and coral and other treasures from the Mediterranean, might surprise us, too (8-9). Hume’s pawn shop is both familiar and unexpected, the perfect setting for the arrival of Hagar, Dix’s Romany niece, whom he has never met, but whose name and appearance match that of his late Romany wife (16). Here is another odd turn: Dix, the Christian man with a Hebraic name, married a Gypsy, whose unhappiness with London life led to her early death, leaving him with a half Gorgio, half Romany son, James, who has abandoned him and taken the name of Goliath in a Romany community (13).³

³James Dix’s adoption of the name of the gargantuan adversary of the biblical shepherd David highlights his position as a “great, hulking” harasser, who is ultimately romantically defeated by the less physically imposing “puppy,” Eustace Lorn (Hume 279, 287).

In giving his pawnbroker both Jewish and Gypsy connections, Hume evokes a commonly supposed link between these communities. Jews and Gypsies were often connected in the British imagination and literary tradition, as people dispossessed of their land and existing as ““the other within”” their adopted countries (Boyarin qtd. Nord *GBI* 5). One myth, repeated within Gypsy communities, created a common ancestry between Jews and Gypsies, who are Christian (6). But Gypsies stood apart from Jews by the fact of their uncertain origin and seeming lack of “a rich and solid basis for either a national identity or propitious future,” something the Jews were perceived to possess (*GBI* 7). The speculation surrounding their origin (their colloquial name comes from sixteenth-century notions that they were Egyptian) “became a perennial feature of texts that centered on Gypsies,” and gave rise to many theories, one of which was that they were the children of Ishmael, the son of Abraham’s slave Hagar bore when his wife Sarah doubted God’s promise that she would be the mother of a great nation (*GBI* 8). Hagar and Ishmael were eventually cast out by Abraham in favor of Sarah’s son Isaac and sent into the wilderness, following the prophecy upon Ishmael’s conception, “He shall be a wild ass of a man, with his hand against everyone, and everyone’s hand against him; and he shall live at odds with all his kin” (Gen. 16:12, NSRV). Ishmael’s disinheritance seemed to fit with the idea that the Gypsies and Jews were related, but that Gypsies lacked the cultural cohesion the Jews had. But God did not forsake Ishmael, whose name means “God hears” (Gen. 16:11). “Do not be afraid; for God has heard the voice of the boy where he is,” an angel tells Hagar upon her expulsion from the family (Gen. 21:17). God does not consign Ishmael to “wander the earth,” as Nord claims, citing Victorian writers on the subject: instead, returning to Genesis, we read that God promises to make a nation of Ishmael as well, and that he and his people settle in a certain region (*GBI* 8, Gen. 21:18, 21). In naming his heroine Hagar, Hume finds a traditional name that suits the

Gorgio/Gypsy family running a “Jewish” business, but he also tells us that devaluation, abandonment, and displacement is not permanent, even for Gypsies we might be tempted to see in a more conventional sense as rootless, marginalized wanderers. Having fled her community to seek sanctuary with her uncle, waiting for former customer Eustace Lorn to return with her cousin and a marriage proposal so she can leave Lambeth for good, Hagar is the shop’s longest-kept pledge. But like the biblical Hagar and her son Ishmael, Hagar of the pawn shop will eventually be given a new value and a new place. In its setting, characters, and plot, the novel traffics in tradition, but also moves beyond it and introduces unexpected complexities, challenging us to rethink how we judge the value of what is overly familiar or seemingly unremarkable. Ultimately, the book will put itself up for evaluation, arguing for readers to give it credit.

From the hodgepodge collection of pledges in the window to the culturally blended family behind the counter, Hume’s pawn shop presents a startling picture of heterogeneity that continues as the chapters unfold. The mysterious pledges and pledgers that Hagar investigates come from down the street and the other side of the world; she examines priceless antique books and old teapots, unraveling mysteries connecting the fates of the well-to-do and poor laborers, old English aristocrats and immigrants. In fact as well as fiction, the pawn shop’s daily business is a kaleidoscope of human experience, and the episodic structure of his novel allows Hume to give full play to the many curious objects and individuals who form “Uncle’s” trade. When Dickens set ladies and prostitutes alongside one another in a pawn shop in *Sketches by Boz* (1836), he was highlighting a basic idea about pawnbroking – or, speaking more specifically, debt and the need for credit – as an institution in which “everyone” participates. Hume follows this line of thought by creating a pawn shop which has dealings with all kinds, and a pawnbroker

who entertains herself by uncovering unexpected connections across social groups. This is neither a “city” shop nor an “industrial” shop, but a shop designed to accept all types – even a runaway Gypsy girl – and give them fair consideration. Nothing is too poor or too strange to be noticed; nothing is too fine to be excused from rigorous examination for its authenticity and value.

Quickly mastering the pawnbroker’s art, Hagar knows that things are not always what they seem, and her adventures usually begin when she senses the complexity beneath outward display. In the novel’s sixth episode, Hagar is surprised to learn about the heartbreak that haunts her kind neighbor Margaret, a blind basket weaver. Sick and destitute, Margaret pawns her only valuable, a sealed silver teapot filled with the letters between her and her lover, who broke off their engagement and married her friend Jane. But when Margaret asks Hagar to read her the letters on her deathbed, Hagar discovers that Margaret was deceived: taking advantage of Margaret’s blindness, Jane mailed false letters to John that implied that Margaret’s love had faded (171). Hagar confronts Jane, now a fine lady, who apologizes for condemning Margaret to loneliness and grinding poverty (176-177). Hagar stops short of telling John the truth, but she laughs at his ignorance of his wife’s true character (180). The story is filled with images of misjudged value: the soldered teapot Hagar correctly identifies as practically worthless, unaware that it holds Margaret’s only treasure; Margaret’s attachment to letters that are full of lies; John’s deeming Margaret “faithless” when he reflects on their old romance; and his belief that “God has given me a good and true wife in her place” (179). John’s last name, Mask, speaks to the way that deceit has determined the course of his life and those of the women who loved him.

In one tale, which places this theme of treasures stolen and misjudged in a global context, Hagar does not play an investigative role. A sailor, Nat Prime, pledges a jade idol that he stole

from a Chinese temple, attempting to keep it out of the clutches of an angry Chinese man, Yu-ying, who has followed this “foreign devil” all the way to London (107). The jade idol contains information about the whereabouts of a box of gold idols, which a Chinese priest removed from the Summer Palace in Peking when it was destroyed by British and French troops during the Second Opium War. He took the idols to London, but died before restoring them to their temple in China (97). Yu-ying steals the jade idol from the pawn shop and finds the iron box of gold idols, which he returns to the priests in China. But before he leaves he takes the jade idol back to the pawn shop, and Nat Prime and his accomplice use its instructions to find the iron box themselves, only to be blown to pieces by the dynamite which Yu-ying planted inside (106-107). Hume intertwines fantasy with history to reflect on the consequences of imperial ambition and the exploitation of other cultures for monetary gain. Rather than the foreigner being depicted as a dark menace, like Tonga in Doyle’s *The Sign of the Four* (1890), Yu-ying heroically defends his country’s honor against those who would greedily degrade what it values most highly. Hume ends the story with Yu-ying’s report to the grateful Chinese priests, giving him a voice to explain his taking of the idols and planting the dynamite not as a crime, but a rightful restoration of justice, prompting his readers to reconsider the authority of the British Empire, which, though at the height of its power at the time of the novel’s publication, would begin to be seriously challenged in the Second Boer War, which erupted the following year. What did seem so superior would have its integrity questioned.

Each chapter upsets assumptions based on appearances or background, as pledgers’ stories are made known and their lives reevaluated alongside their bizarre pledges. But it is Hagar herself who is subjected to the most scrutiny, the odd pledge whose identity and value is

constantly being questioned and reasserted.⁴ As a woman, a Gypsy, and a pawnbroker, Hagar can claim no authority from social position, and is frequently the victim of prejudice.

Several times she is dismissed as the “pawn-shop girl,” and her “gipsy-like appearance” causes her to be refused admittance to a baronet’s house at first (136, 213). “I did not know that the Government employed lady detectives!” the baronet smirks when she explains she wants to ask some questions about a murder connected with a recent pledge (213). One lady, though she can tell that Hagar is not a malicious woman, accuses Hagar of trying to blackmail her over some illicit love letters, because she is embarrassed that “this girl from a pawn-shop of the slums” should be morally superior to herself (243). Even Eustace Lorn, who falls in love with Hagar, says of her hard bargain over his pledged book during their first meeting, “I might have guessed that a Jewess would grind me down to the lowest” (38). Though we might expect a popular novel to play into common stereotypes in the interest of its readers’ easy digestion of the story (one thinks again of *Tonga*, the poison-dart-blowing Andaman Islander), Hume instead explicitly represents common racial and social prejudices as misinformed and unfair.

While Hagar “[has] almost a genius for reading people’s characters in their faces,” and does so many times, she is not the naïve girl or scheming usurer that others quickly assume she is (228). While celebrating Hagar’s beauty and her romantic inclinations, Hume’s narrator praises her for qualities less often associated with women in Victorian literature, such as her “keen business instinct, and her faculty for organizing and administering and understanding” (130, 35). Her “feminine instinct” for knowing people is balanced by “a logical judgment masculine in its discretion” (130, 228). She does not allow men or social superiors to intimidate her: Hagar

⁴ Nord tells us that Gypsies were frequently connected with “stories of vexed personal identities and displaced protagonists,” like that of George Eliot’s social misfit Maggie Tulliver, who believes she was born to a Gypsy family, not her own parents (*GBI* 10). Hume follows this tradition in making his unusual heroine, whom other characters find so suspicious, a Gypsy.

speaks plainly, questions others boldly, and even holds a man at gunpoint when he threatens her (190). “I use my brains, that is all,” she replies when someone compliments her on her cleverness (147). In the blending of masculine and feminine qualities in Hagar, Hume echoes earlier writers who portrayed Gypsies rebelling against gender norms, but he does not go so far as to make her totally androgynous or celibate, as some authors did (Nord *GBI* 12, 15). In giving Hagar’s story a marriage plot, in fact, Hume is more progressive than some of his predecessors, such as Eliot, who could not reconcile more traditional forms of “male” heroism for female Gypsies (in Hagar’s case, solving crimes) with romantic love (109).⁵ Hagar is able to be a figure of strength and selfless responsibility while also fulfilling her personal desires.

Hagar may be a usurer, but her ethics are unassailable; she stands out among others in her Lambeth community for “her strict sense of duty, her upright nature, and her determination to act honestly, even when her own interests [are] at stake” (Hume 35).⁶ Several times she declines opportunities to use her position to advantage, such as when she refuses to take money from Mrs. Delamere, to whom she conscientiously returns the damning love letters hidden inside a pawned box (244). She thereby undercuts the “associations – most of them literary – that accrued over time between Gypsies and criminality” (Nord *GBI* 16). Though, with her Romany upbringing, she dislikes being cooped up in an urban pawn shop, Hagar dutifully tends the shop after her uncle’s death, even though it is only to benefit the son whom she grew to despise when he was an unwelcome suitor (Hume 36). She does not take any of the shop’s profits for herself, planning “to leave the shop as poor as when she entered it” (36). In this she is like other literary

⁵ As in the ending to Eliot’s *The Spanish Gypsy* (1868), in which the Gypsy heroine, Fedalma, must give up romantic love to lead her people to a new homeland (Nord *GBI* 109).

⁶ Hagar’s honesty, and her reluctant role as a pawnbroker, recalls the Gypsy Pancks in Dickens’s *Little Dorrit* (1857), the front-man for Mr. Casby, who exploits the residents of Bleeding Heart Yard (Nord *GBI* 6-7).

Gypsies, who were often portrayed as being mostly uninterested in money matters, unlike the stereotypical greedy Jew (Nord *GBI* 6). But her keen business sense and hard bargaining as a pawnbroker demonstrate that she cannot be reduced to a stereotype of Gypsies as primarily pastoral, bohemian figures having only a “tangential relationship to the economy” (6). Shrewd, brave, and devoted, Hagar, the seemingly unremarkable custodian of a backstreet pawn shop, is an unusual treasure. And, aside from her dark beauty, she challenges almost every stereotype that could be attached to her.

With its unexpectedly valuable heroine uncovering the truth behind deceiving objects and misleading testimonies, Hume’s mystery story looks hard at the problems of privilege and prejudice, and how they stand in the way of simple fairness and broader social justice. The novel demonstrates that social position is not an indicator of personal character; nor is one’s condition of life an indicator of one’s value. Though it does exploit some traditionally “exotic” elements for narrative interest – like a beautiful Romany girl and mysterious treasures from the Orient – on the whole, in its overturning of appearances and assumptions, *Hagar of the Pawn-Shop* presents the possibility of other realities and systems of value. Hume expresses this most memorably in Eustace Lorn’s decision to adopt the Romany lifestyle, leave the city, and live with Hagar in a caravan after their wedding. Rather than being deemed worthy and integrated into “respectable” English society, Hagar draws this “Romany by instinct” into her way of life, a conclusion that Joseph A. Kestner calls “striking” (Hume 282, Kestner 118). It was, however, a literary trope to feature English gentlemen refusing to adhere to conventional notions of refined masculinity and choosing a more bohemian, “Gypsy” life as a “Romany rye” (Nord *GBI* 13). In celebrating an escape from a city that is repeatedly figured as dark and suffocating, and a pawnbroking business that drains the spirit from its proprietor, not its patrons, the ending of the

novel pushes against notions of the superiority of English “conventional urban and commercial life” (Kestner 118). The business of lending and making money, even when conducted scrupulously, ultimately cannot sustain. It is not just Hagar who escapes from people who “make capital out of everything,” as she says, but Lorn as well (Hume 289). By deciphering his uncle’s code written in lemon juice in the Dante he pawns in the novel’s first adventure, Lorn learns that the fortune he hoped to inherit is a fiction, which the uncle perpetuated because he realized that being thought of as rich would allow him to live comfortably on the credit of those who hoped for large legacies (59). Established notions about wealth and respectability are shown to be meaningless, and they must be rejected.

But Hume complicates this literary convention of unconventional Gypsies. While searching for Goliath, Lorn sets up a traveling bookselling business with the profits he makes from selling his valuable edition of Dante, and he plans to support Hagar with his new trade (282). Lorn’s business and marriage represent a departure from literary tropes, dating back to Matthew Arnold and George Borrow, which portrayed the Romany rye as rejecting both “worldly success and heterosexual union” (Nord *GBI* 13). Hume pushes against the “implied effeminacy” of a Romany rye’s refusal to participate in more conventional society by showing Lorn pursuing a common, productive line of work and traditional, romantic love with a woman, even if his life will be lived in a caravan. Lorn, like Hagar, is allowed to break free of different “types” that might have defined him.

With the introduction of Lorn’s bookselling trade, Hume’s challenge of the social conventions and prejudices that the novel’s characters encounter and resist shifts to a challenge of conventional late-Victorian definitions of literary value. In the end, a rare *book* is one of the only pledges in the novel with any real market value, and it is what redeems Hagar from her

pawn shop. The edition of Dante, though it is an old, not contemporary, volume, stands in defiance of Gissing's cynicism that a book could not have both literary and market value for an uncivilized late-Victorian reading public. The Dante is not sold off to a secondhand dealer for a fraction of its value like Edwin Reardon's prized, annotated classics, sacrificed when his own literary productions will not sell; instead, the sale of the book at a high price brings about new life and happiness. Lorn's business is not totally unproductive, and a complete rejection of the British economy, but it is non-exploitative. Hume shows us a middle ground; one can make money without selling one's soul to capitalism. In the "redemptive" living that Lorn earns from book sales we see an implicit defense of Hume's own career path as a writer of popular fiction. Books can make money, but they are also the most intrinsically valuable of all commodities; they can represent a departure from the unprincipled "moneymaking" with which pawnbroking, and even authorship, is often associated. Hagar's shrewd pawnbroking investigations become an analogue for careful reading that allows for sound value judgment without prejudice, the kind that can appreciate the unique and intriguing qualities of a "low" novel written for money. There need not be the firm distinction between high and low literature that Gissing and others perceived, and our own studies of the literary canon tend to encourage.

As Hagar observes of her pawn shop, "all the flotsam and jetsam of human lives drift into it," and she allows these discarded lives to surprise and amaze her with their overlooked value. From weird pledges to alternative lifestyles, the novel challenges its readers to, like Hagar, detect the virtues of the ordinary or undesirable. *Hagar of the Pawn-Shop* demonstrates that even those things seemingly bent on profits – like a Gypsy pawnbroker or a cheap novel – might have the ability to achieve something greater, including changing the way we think about what is and is not respectable and valuable.

Though it always offered opportunities for odd scenes and characters to enter the narrative, the pawn shop of the Victorian novel promised much more for middle-class readers than an exciting glimpse into a seedy urban underworld. The pawn shop was not just a setting, but an entire system of standard practices and values, one that was shaped by popular beliefs about money, debt, respectability, and the components of identity. In its fictional iterations, the business of pawnbroking, with its promise of quick assistance and its concerns over privacy, authenticity, value, ownership, and repetition, captures how individuals responded to possibilities for personal change and social advancement in the Victorian era, and how they wrestled with obstacles to success, like the need for both financial and personal “credit,” and the liability of a bad reputation. The Victorian novel’s pawn shop becomes a stage for the ongoing process of identity formation and transformation, a place which conveys endless possibilities as well the threat of being exploited for another’s interest or not having one’s true value recognized and celebrated. It may be only “round the corner” of the text, tucked almost out of sight, referred to only in the gentlest euphemisms, but its presence and influence can be felt in the ways that characters negotiate the pressures of relationships predicated on money and social image, and how they conduct the process of becoming the people they long to be.

The novelists examined here – Dickens, Thackeray, Trollope, Eliot, Gissing, Moore, and Hume – developed as many uses for the fictional pawn shop as there are types of pledges up the pawnbroker’s spout. For Dickens and Thackeray, the business represented the problem of capitalizing on false presentation, with stolen goods and invented identities. They show us the impressive heights one can reach on ill-gotten credit and the nagging dissatisfaction that pawning

one's honor creates, as well as the devastation of discovery. Trollope used pawnbroking patterns to convey the painful consequences of mixing feelings with finance in mercenary marriage arrangements, the immorality of turning emotion into capital to be risked for gain. Eliot's pawn shops are places where one's identity and purpose is revealed, and our responsibility to be our own redeemers conveyed. Gissing and Moore's habitual pledgers fight against the exploitative logic of the pawn shop, claiming power to order and value lives seemingly controlled and devalued by cruel economic forces. And in Hume's cheap pawn shop mystery, we find value in the most unexpected places, people, and books. The pawn shop can seemingly accommodate all manner of narratives. But as varied as these stories are, they share an interest in the individual's potential to be something greater than appearance, background, or current condition of life might suggest, to have different kinds of values and identities assigned to him and to move in and out of these states of being.

The association of the pawn shop with the establishment and transformation of personal identity and value runs through Victorian literature from Boz's sketches to Hagar's investigations. Confirming the nature and value of a thing is the heart of the pawnbroking trade itself, and it becomes the key concern of the pawnbroking novel: what role does this pledger play in his or her world, and how shall we value it? What do we do with the fakes? How do we give credit to the overlooked treasures? The pledger, or the abused pledge, is always up for consideration, unsettled or misplaced. We must go to the pawnbroker, that master of values, to learn the truth about who he is and where he belongs. We see this continued theme of identity establishment even in the pawn shop of what might be called the latest form of the realist novel, reality television. According to the show's website, for *Pawn Stars UK*, which premiered in the fall of 2013, the show's creators wanted to highlight pledges that are "distinctly British" in their

origins and historical associations. As the nation's changing demographics continue to reflect its long imperial and colonial history, Britain itself is being held up to the pawnbroker for identification and valuation.

But the most distinctive mark that the pawn shop leaves on the novel is the idea of open-endedness and in-betweenness, of many possible outcomes and a never-ending cycle of change and return. Pledging multiplies and extends identities as it does material resources, but also promises that old identities are not completely erased or replaced, only set aside, perhaps to be reclaimed. Nothing – be it abandonment, failure, or triumph – need be permanent where the pawnbroker is concerned. There is always the possibility of another transformation in the pawn shop – as Boz told us, the door round the corner is always ajar.

Appendix A

The Victorian Pawnbroking Transaction

For many working-class Victorians, pledging was a part of daily life. A person might pledge the same objects on a regular basis; often these pledges were clothes, bedding, work tools, or common household objects, and typically the lady of the house did the pledging, as she managed the household. When a person took his or her belongings to the pawnbroker, he or she could usually choose to go straight to the counter, or go into one of the private booths that opened up to the counter from the side. The pawnbroker would examine the item, the pledge, to determine how much he could lend on it. He had to consider the pledger's ability to repay the loan, as most profits were generated through interest payments made upon redeeming the article, not the resale of surrendered pledges. Once the loan amount was determined, the pawnbroker filled out a pledge ticket, which had two identical halves: one for the shop to keep as a label for the item, and one for the pledger to use to redeem the item. The ticket was printed with the name of the shop and contained a description of the item and the loan amount, as well as the date. The shop also recorded all the transactions in registers, listing the pledger's name and address as well as a description of the pledge and the loan and interest charged, as well as how many pledges the pledger brought in a month. Labeled with the shop's half of the ticket, the pledge was placed in the well-organized storeroom, which was often above the shop, accessible by a chute, or the "spout." A pawn shop's main public space was usually much smaller than the storeroom. Nothing currently in pawn could be on display in the shop as if it were merchandise, so the main shop did not have to be especially large.

The 1800 Act gave pledgers fifteen months to redeem their pledges; the 1872 Act allowed fifty-three weeks. Almost all pledges were redeemed by their owners; most were pledged over and over again. The pawn ticket was necessary to redeem the pledge, but in the event of a lost ticket, redemption could be achieved by formally declaring its loss before a magistrate. Unredeemed items left as security for loans under ten shillings became the property of the pawnbroker to sell, and items over that amount had to be sold at public auction. The auction had to be advertised in a newspaper several times, and for up to three years afterwards the pledger could claim any surplus made from the auction of a pledge – the pawnbroker was required to keep auction records on hand for inspection upon request. Interest rates varied during the nineteenth century. The 1800 Act stipulated that pawnbrokers could charge 20% per annum for loans under 42s., and 15% for loans above that amount. A loan over £10 could have the terms of the loan decided upon by a special contract. The 1872 Act raised rates to 25% for loans under £2 and 20% or a special contract for loans over that amount. There were also small fees for the pawn ticket. Daily pledging was extraordinarily costly: the rate of 20% per annum came to one halfpenny per month on each 2s.6d loaned, but this rate was the same for all loans under the 42s. threshold, and for any length of time under a month. For an article pledged for 6d. and redeemed the same day, the interest rate was about 3000% per annum, as the pledger paid the monthly rate for a day's use (Tebbutt 8-9). But as most pledges were clothes and housewares, they were not the sorts of things that could be easily given up for long periods of time.

Appendix B

Pawnbroking Language

Bundle: Common image for a pledged item, as most pledges were clothes and bedding, all bundled together. A shop was often described as being full of bundles on shelves.

Golden Balls: Euphemism for the pawn shop, derived from the three golden balls that are the traditional symbol of the trade.

Pledge: To put something in pawn, or, as a noun, the object in pawn itself. The customer is a *pledger*.

Pledge Ticket: The slip of paper given to the pledger that records the loan and is needed to reclaim the item upon payment of interest. Also called a pawn ticket or pawnbroker's duplicate, as an identical copy remained in the pawnbroker's possession, as a label on the bundle in storage.

Pop: Slang for "pledge." As in, "He was forced to pop his coat in order to buy his dinner."

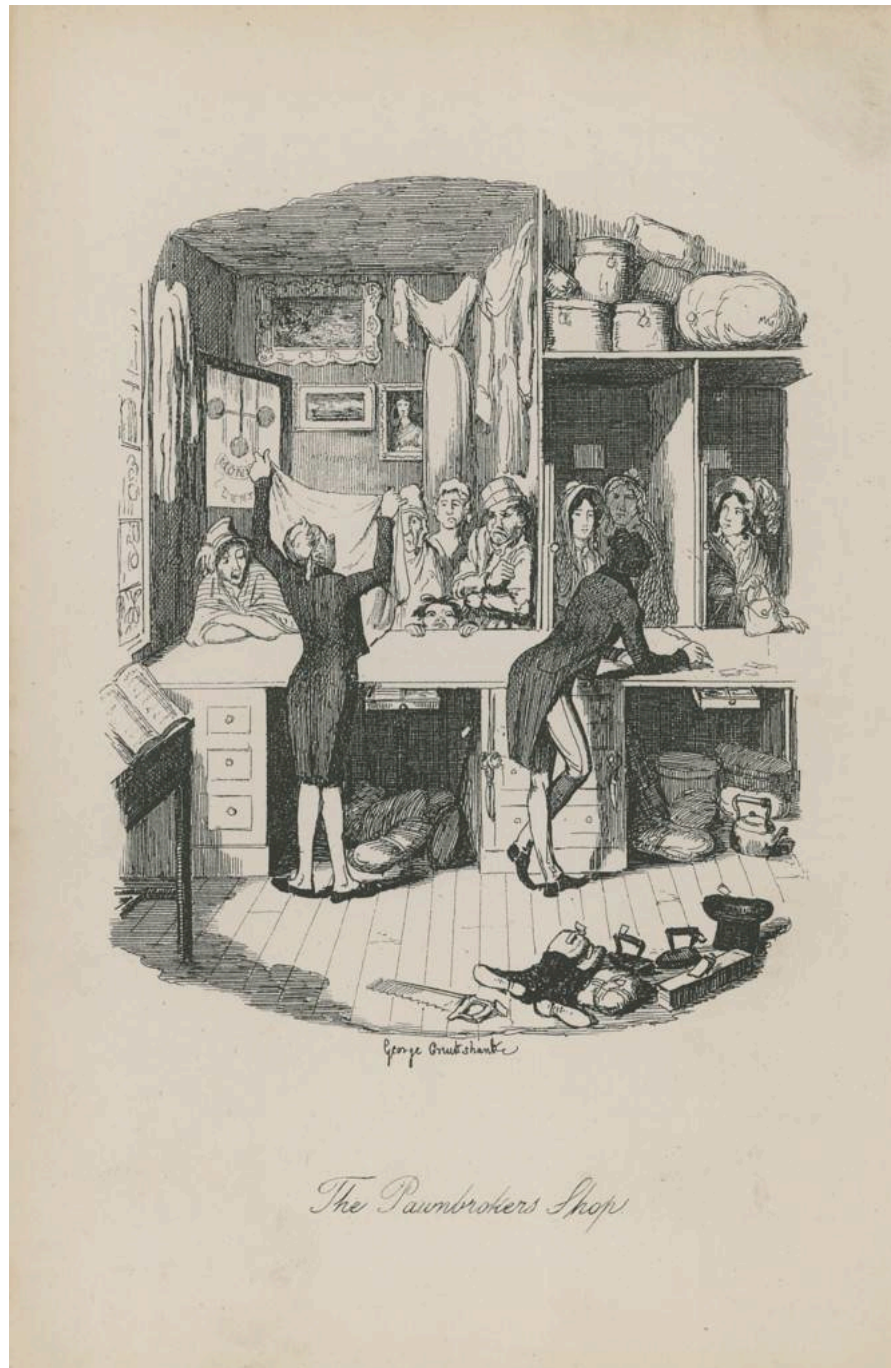
Uncle: Euphemism for pawnbroker.

Up the Spout: In pawn. Might refer to an item or the pledger himself. Derives from the chute that pawnbrokers used to move pledges from the main shop to the storage room, which was often located on the second floor.

Pledgers might also "deposit" their goods with a pawnbroker, or "put them away."

Appendix C

Illustrations

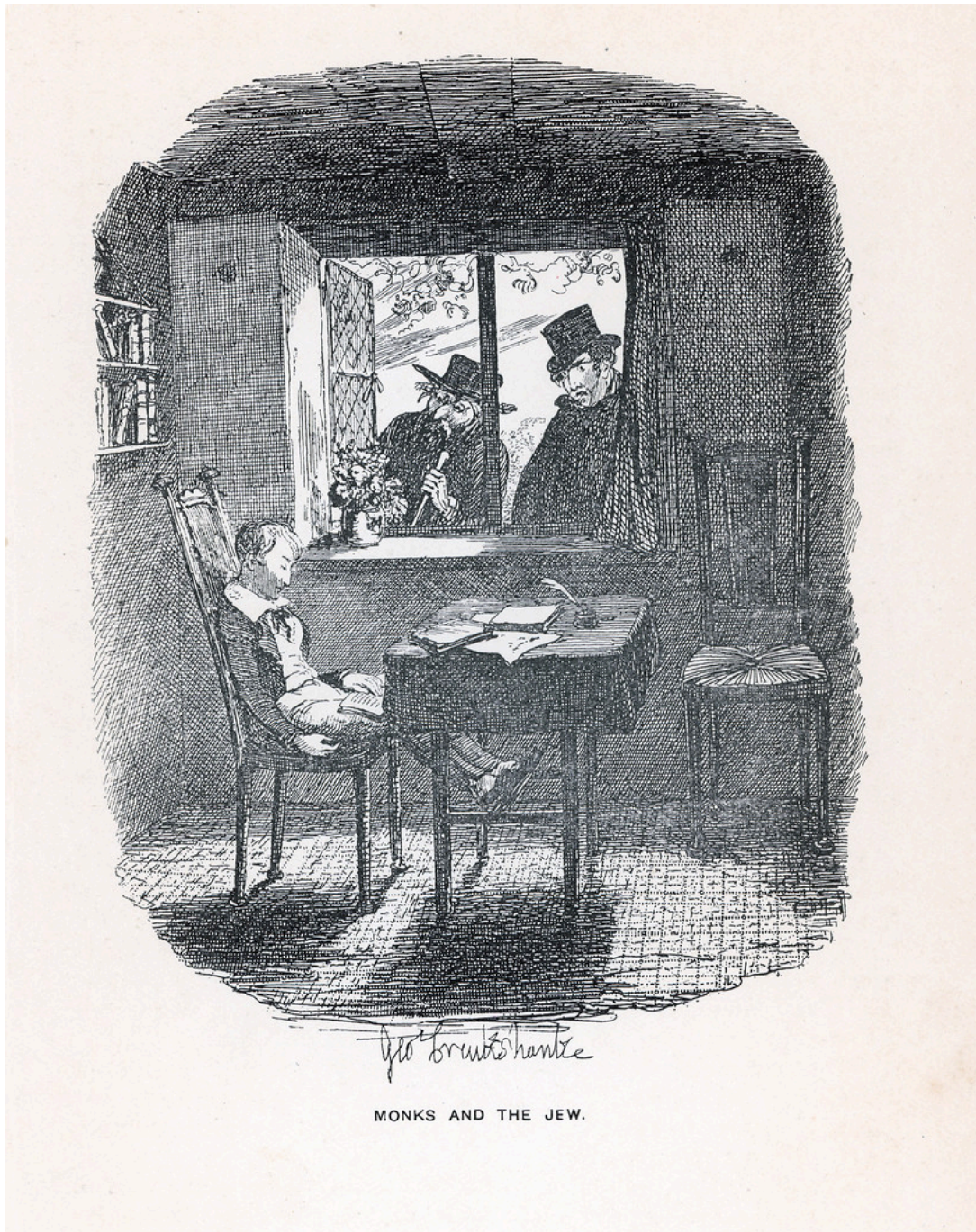


1. The Pawnbroker's Shop

From *Sketches by Boz* (1836), illustrations by George Cruikshank

Look and Learn History Picture Library

Lookandlearn.com



2. Monks and the Jew
From *Oliver Twist* (1838), illustrations by George Cruikshank
Look and Learn History Picture Library
Lookandlearn.com



3. Martin Meets an Acquaintance at the House of a Mutual Relation
From *Martin Chuzzlewit* (1844), illustrations by Phiz (Hablot Knight Browne)
Look and Learn History Picture Library
Lookandlearn.com



4. Eight o'clock P.M.: Interior of a pawnbroker's shop
From *Twice Round the Clock* (1862), illustrations by William McConnell
Look and Learn History Picture Library
Lookandlearn.com



SATURDAY NIGHT AT A PAWNBROKER'S.

5. Saturday Night at a Pawnbroker's
Illustration for *Living London*, ed. George Sims (Cassell, c 1900)
Look and Learn History Picture Library
Lookandlearn.com

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